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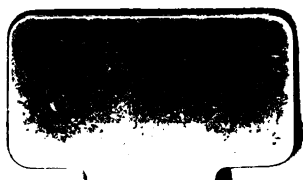
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SHERIFF'S
BOOK-KEEPING





AN IMPROVED PRINCIPLE
OF
SINGLE-ENTRY BOOK-KEEPING,

BY
PROOF OR TRIAL BALANCE:

DESIGNED FOR MERCHANTS, CLERKS, OR SCHOOLS; AND SUITABLE TO THE ACCOUNTS OF
PARTNERSHIP BUSINESS;

APPLICABLE EITHER TO THE BUSINESS OF A RETAILER OR WHOLESALE
MERCHANT;

BY D. SHERIFF,

AUTHOR OF "DOUBLE-ENTRY BOOK-KEEPING SIMPLIFIED."

(The right of Translation is reserved by the Author.)

"Truths that the learned pursue with eager thought,
Are not important always as dear bought;
Proving at last, though told in pompous strains,
A childish waste of philosophic pains;
But truths on which depend our main concern,
That 'tis our shame and misery not to learn,
Shine by the side of every path we tread,
With such a lustre, as that runs may read."
Couper's Review of Schools.

[PRICE 3s. 6d.]

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1862.

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181. 1/2. 33.

ERRATA.

PAGE 13.—“Explanation of the Ledger,” read “the persons who owe,” instead of “we owe.”

Last two lines—read, “the amounts at the left hand side represent what the persons owe;” and the right hand, “what is owed by the Firm.”



DEDICATED BY PERMISSION
TO
SIR HUGH M'C. CAIRNS, M.P.



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		<i>The Business of January embraces the following transactions :—</i>
		Opening the Books.
		Purchasing for Cash, on Credit, and on Bills.
		Delivering and Receiving Bills under various circumstances.
		Lending Money, Drawing Cash for Private Expenses, Discounting Bills, &c.
		—
		<i>The Business of February embraces—</i>
		Delivering Bills with Interest added.
		Paying expenses of goods ordered on our account.
		Receiving a Legacy.
		Paying an account with the Bills of others and Cash.
		Purchasing from and Selling to the same party on account.
		Draws cash and goods for private use.
		Accepts a Draft at sight.
		Gets Bills discounted at the Bank.
		Pays Bills before due, and gets interest deducted.
		Sells goods to order.
		—
		<i>The Business of March embraces—</i>
		Receiving Orders on others.
		Lending Money on Interest.
		Paying Bills due.
		Shipping on my own account.
		Receiving goods to be Sold on Commission.
		Paying Expenses on goods Received on Commission.
		Selling on Commission.
		Accepting a Draft.
		Rendering an account of Commission Sales.
		Selling a Shipment on part Payment and part Credit.
		Receives Cash from the Bank for Interest on Lodgments.
		Pays Rent of Office.
		Gives Credit for Interest due on Account Current.



PREFACE.

A KNOWLEDGE of Book-keeping is to be regarded not only as useful but as indispensable. It is to be lamented how shamefully this branch of Education is neglected, whilst other studies, far more tedious and much less interesting and valuable, claim such a large portion of time and attention. How very precarious does wealth frequently become, when our pecuniary affairs are placed under the management of others. Doctor Johnston observes, "let no man enter into business while he is ignorant of the manner of regulating books—never let him imagine that any degree of natural ability will supply the deficiency or preserve multiplicity of affairs from inextricable confusion. The want of success in business and the numerous failures which often occur disclose the most culpable ignorance of the management of accounts. As a profession, no other is better or more gratefully rewarded, as merchants are less reserve in rewarding those subject to them than any others who by their integrity and ability have faithfully served them."

Amidst the wide-spreading improvements and rapid progress of education, the great imperfection that so generally exists in a comprehensive knowledge of Double-Entry Book-keeping has induced the author to lay before the public a system of Single-Entry, which, he trusts, will be found highly interesting and useful.

Notwithstanding the great defect of Single-Entry as not rendered capable of being tested by a Proof or Trial Balance of the work, in consequence of which innumerable errors may pass unnoticed, and thereby entail great pecuniary loss, which has accordingly been justly made the principal grounds of preference in favor of Double-Entry, yet, even with this objection, the former is still more generally in use.

This great defect has, in the present system, been totally removed, by the introduction of a Proof or Trial Balance of the work, by which the accounts may be balanced, as often as desired, with the same precision as by Double-Entry. Its application is as effectual, as, by this test, it is proved that every sum is posted and added correctly, and that every balance is accurately found.

Let no one suppose that this system is mixed up with Double-Entry, as by Double-Entry there must be an equal amount of Debtors and Creditors represented in each transaction, and things are personified and treated as persons; but, in Single-Entry, the accounts of the Day-book and Ledger represent persons alone.

In the first part of the work are contained a full explanation of the transactions, the entries to be made, and the various books required for their disposal, by which the whole arrangement, from the opening to the closing, forms a scientific record.

It is only required to insert the transactions as they arise agreeably to the directions given, referring to the manner of entering them according to their respective dates and headings, as directed in the following "General Observations for the Instruction of the Pupil," and "The Explanation of the Disposal of the Transactions." According to this arrangement laid down, the work will form a safe guide to any party entering into business, as reference to an analogous case will readily be found.

The vast intercourse opened out with all nations, and exchange of commodities—as commerce is but another name for exchange—have consequently created different modes by which payments are recognised and satisfied.

From the first principles of change of commodities, or what was termed "barter," many are the various branches and facilities of accommodation which have greatly increased the terms used in Book-keeping, the forms, rules, and books required, and entries to be made.

It is, therefore, absolutely necessary to understand perfectly the nature of all the terms, and transactions to which they apply, and the relations and bearings which they have upon each other in their disposal;—as a very slight alteration in the character or application of any of them, would lead to confusion and dangerous consequences.

The number of transactions which occur, under such varied circumstances, in this work, is, therefore, most essential; as a few confined examples would only confer a very partial knowledge, and be as defective almost in elucidating the principles of the subject, under its varied forms, as to make general calculations without understanding the four rules of arithmetic; and which are as much required to effect comprehensively this object, as it is necessary for a fish to have a certain quantity of water before it is enabled to swim.

The business must be very limited, indeed, that is merely confined to the ordinary routine of purchasing and selling;—a variety of other branches arise, such as receiving and issuing bills, discounting them on our own account, or discounting for others; shipping on our own account and for others; receiving and selling consignments; paying and charging commissions; borrowing and lending money;—drawing, accepting, issuing and paying orders, &c.,—all of which can alike be suitably arranged by a due understanding of the proper entries.

In order to conduct the business free from objection and error, and that it may be a full guarantee for the safety of the property of the firm—whether

the party be absent or not, or removed by death—this arrangement will leave behind such judicious records, that the engagements may be perfected, and the business satisfactorily settled.

A Ready Reckoner will suit certain purposes, though the user of it were totally inadequate to make other calculations. This work will also serve as a manual or guide for the disposal of all ordinary mercantile business;—but he who goes through the operation until he feels a confidence in arranging all the transfers from the Record-book, or business, as it arises, without the aid of the explanations of the transactions, and be enabled to answer the mercantile questions, will not only understand the system here adopted, but that also of any different one which may come before him, by which books may be kept by Single-Entry.

Application is the mother of perfection in study, and if this be neglected ignorance must prevail. It was the first intention and law of nature to form the hand to act in unison with the head, and that they should act together. What, but the continual use of figures could impart a knowledge of Arithmetic? What, but laying down the different places of the earth on a globe, could confer a knowledge of Geography? For what do the most learned become workmen in the mechanics' shop, but to understand every item minutely? For what did Peter the Great become a Shipcarpenter but to know the details of naval architecture? He who therefore wishes to become acquainted with Book-keeping so as to have a confidence in himself, that he may thus be enabled to take charge of the affairs of others, or to protect his own, must be humble and patient enough to go through the prescribed forms and study their nature diligently.

The imperfect knowledge of Book-keeping which at present exists need not be wondered at, when it is so shamefully neglected as a branch of school-education. How is to be supposed, when only a few weeks are devoted to it—and that only by a few—whilst so many years are given to Writing, Arithmetic, &c., but that ignorance must thus continue to prevail?

A knowledge of the arrangement will prove most valuable, and by a little attention, even within the limits of the capacity of the humble tradesman or shopkeeper, he will be able to adopt all that may apply to his business, whilst, at the same time, the transactions in detail would extend and be equally applicable as a guide to that of a very general and extensive trade if required. A work of the kind is much wanted by those not acquainted with Double-Entry, and it forms an excellent preparatory course to its study. The unequalled popularity of the author's treatise on that subject, will, he trusts, form sufficient grounds for the due investigation of the merits of this work.

GENERAL OBSERVATIONS

FOR THE CONSIDERATION AND INSTRUCTION OF THE PUPIL.

It is not to be expected that the inexperienced in this branch of education by merely reading the work, without going regularly through the operation, can be sensible of the nature of its value, or have confidence sufficient in themselves in the details of commercial transactions; as the final result produced is only ascertained by the transferring of the various balances to the balance sheet—which is the last thing required, after all the other operations are performed—when the gains or losses will appear.

In order to commence the course of instruction, it is required to copy a portion of the "Record-Book"—say a month's business at the time—that it may be disposed of in the other necessary books, by reference to the instructions in the "Explanation of the Disposal of the Transactions," where each book is mentioned in which the entries are to be inserted; and books ruled in blank forms are required the same as in the printed work. This course is merely copying, by the repetition of which, and paying proper attention to the requisite entries—to which each transaction is taken—the pupil cannot fail to ultimately become conversant with the whole arrangement, without requiring any depth of study.

By a little reflection, it will be easily seen that almost any other kind of business may be transacted, if a proper view of it be taken and its application brought regularly under the respective books and headings. For instance, in any manufacturing establishment, goods, or any commodity in a raw or unfinished state, may be represented, as in the Invoice-Book, as the merchandise purchased; and if manufactured or sold, may be inserted in the Sales-Book, as merchandise sold. In a like manner, anything, whatever it may be, in the way of purchases, can be entered in the same way as merchandise purchased, and in the Sales-Book when sold as merchandise sold, which will produce the same result.

When one month's transactions are entered in the Day-Book, let them be transferred into the Ledger. The form of Trial Balance, and Explanation concerning it, will be found at the end of each month, which form it is necessary to make out for the purpose of correcting errors; and further directions are given as the work progresses.

Deeming it more rational, I have used the term *For*, and not *To* and *By*, as the party becomes Debtor or Creditor, for some consideration or value, in Single-Entry. The meaning of *To* and *By*—applying to Double-Entry—will be found elaborately explained in my Treatise on Double-Entry, page 21, and the consistency of the latter terms therein. Should custom, however, still induce the party keeping books, to adhere to the form of *To* and *By*, it becomes a matter of discretion.

It may be made an objection by some, that Single-Entry Book-keeping is not applicable to partnership accounts; but this is not the case. All that is required is to represent the amount each possesses in the Record Book, and giving each credit in the other books for his respective capital;—in the same manner as D. Sheriff's value is represented in these books. If any partner advance capital at any time he must be credited, and the same will appear on the Creditor side of his account in the Ledger. If he should draw anything from the Firm, the same will be debited to his account, and stand there, against what he is entitled to draw, when the business is wound up and the books closed. The example, therefore, of D. Sheriff's account will be a sufficient precedent for any other partners.

THE VARIOUS ACCOUNT-BOOKS.

THE necessary books required to fulfil the object of this course of instruction are—

THE RECORD-BOOK, „ DAY-BOOK, „ CASH-BOOK, „ LEDGER,	THE BILL-BOOK, „ INVOICE-BOOK, „ SALES-BOOK, „ SHIPMENT-BOOK.
---	---

Of these the Day-book, Cash-book, Ledger, and Sales-book appear indispensable. Should the nature of the business not require it some of the others might be dispensed with. If no Bills or Promissory-notes were issued or received the Bill-Book would be useless; and if we were not in the way of making shipments for ourselves no Shipment-Book would be required; even the Invoices of goods purchased, if regularly filed and kept in good order, might form a substitute for the Invoice-Book.

RECORD-BOOK.

As well as the “General Observations for the Consideration and Instruction of the Pupil,” being a necessary consideration for the disposal of the various transactions in the account-books,—it is also necessary that attention be paid to these Explanations which are given of the books. The first and most important of which, we will call a “Record Book”; or which might be properly called a “Memorandum Book”;—as a record of the particulars of every transaction, must be contained in this book, it ought to be inserted at the time of its taking place. It is of the same nature as what has been called a “Waste Book,”—to give a representation of occurrences, in order that they might be afterwards taken to their proper places in the other books at a more convenient time; but better to here insert them carefully and permanently. It might not improperly be called a “Day Book”; but as the one in which the Debtors and Creditors are first entered bears that title it is requisite to make this distinction. Of all other entries, these will stand the most important, as by this all mistakes can easily be rectified afterwards, from the transactions carried to the other books.

The entries made in this book are nothing more or less than a representation of the business operations as they arise, just the same as in my Day-Book in Double-Entry, not by any particular form, but merely a statement of whatever takes place from day to day. It would be well, however, that the following practical rules should be well attended to:—1st, the date; 2nd, the person or account; 3rd, what you have bought or sold, paid or received, if the business comprehends these particulars; 4th, terms of payment; 5th, the articles, quantities and amounts. Should the merchant or his clerk be able to sustain all his statements in this book, he will always find it the most important to which he can in a difficulty refer, and though he may err in a further transfer of the entries into their proper places—whilst this record is regularly made at the time each transaction occurs—he will find others conversant with the subject, with which he may be partially defective, who will be able to put any other part of his books to right. But should he omit or be defective in the daily records necessary in the “Record-

THE RULES.

THE principal considerations embraced in the following Rules are the necessary books in which you are to make the entries required:—

RULE I.

RECORD-BOOK.—A history or statement of the business every day, as it takes place, should first be made in the "General Record-Book," which is a mere statement of facts that any one can write down in a similar manner as given in this book.

RULE II.

DAY-BOOK.—In every transaction which gives rise to persons becoming debtor or creditor an entry must be made of it in the Day-Book, and the reason added, representing under what circumstances they are debited or credited.

RULE III.

CASH-BOOK.—When you receive cash enter it on the debtor side of the Cash-Book, stating of whom and for what it was received. When you pay cash enter it on the creditor side of the Cash-Book, stating to whom and for what it was paid.

RULE IV.

LEDGER.—Every person who is made a debtor or creditor in the Day-Book must have an account opened in the Ledger, and there be debited and credited for the same amounts.

RULE V.

BILL-BOOK.—In this book should be given the particulars of all paper claims, notes, drafts, bonds, &c. Those in favor of the Firm under the head of *receivable* and those against it under the head of *payable*.

RULE VI.

INVOICE-BOOK.—In the Invoice-Book should be described all the merchandise that comes into your hands; but the amount of goods on commission if entered in it is not to be extended to the money columns.

RULE VII.

SALES-BOOK.—In this book should be described all the merchandise sold or sent out of your possession; but the amount of goods sold on commission is not to be extended to the money columns.

RULE VIII.

SHIPMENT-BOOK.—In this book is required a description of all Shipments made to be sold for the Firm.

EXPLANATIONS OF THE DISPOSAL OF THE TRANSACTIONS.

THE student may consider himself as the party conducting the business now supposed to be entered into, and insert his name as the sole proprietor or Firm, as D. Sheriff.

He will require to read and carefully reflect over the nature of the transactions mentioned in the Memorandum or Record-book, and attend to the following directions given for their disposal in the other books which he is to prepare and rule in a similar form to the examples of this book.

BUSINESS OF JANUARY, 1862.

TRANSACTION 1, JAN. 1.

Instruction—Make an entry on the debtor side of the Cash-book of the cash on hands, an entry in the Bills-receivable-book of the bill for £25 in your favor, and an entry in the Bills-payable-book of the bill for £20 against you. And an entry in the Day-book to credit yourself for the net worth, which is £1130.

TRANSACTION 2, JAN. 3.

Instruction—Make an entry of the particulars of the goods from the invoice received from James Hunter in the Invoice-book, and an entry in the creditor side of the Cash-book of the amount of cash paid.

TRANSACTION 3, JAN. 4.

Instruction—Make an entry in the Invoice-book, taken from the invoice received, and an entry in the Day-book, to credit J. Thompson for the amount.

TRANSACTION 4, JAN. 4.

Instruction—These entries require only to be entered in the creditor side of the Cash-book—(see Cash-book.)

TRANSACTION 5, JAN. 5.

Instruction—Make an entry in the Invoice-book from the particulars of the goods received, and an entry in the creditor side of the Cash-book of the amount paid for them.

TRANSACTION 6, JAN. 6.

Instruction—Make an entry of the goods in the Invoice-book, and an entry in the Day-book, to credit J. Crawford for the amount due him for the merchandise.

TRANSACTION 7, JAN. 6.

Instruction—Make an entry in the Cash-book of the cash paid, an entry in the Day-book to debit J. Thompson for it, and an entry in it also, to credit him for his acceptance, not including the interest in the bill; make an entry in the Bills-receivable-book of the bill, including the interest.

TRANSACTION 8, JAN. 7.

Instruction—Make an entry in the Cash book only of the amount received for retail sales.

TRANSACTION 9, JAN. 8.

Instruction—Make an entry in the Cash-book of the cash paid, an entry in the Day-book to debit J. Hunter for the sum borrowed.

TRANSACTION 10, JAN. 9.

Instruction—Make an entry of the goods in the Invoice-book, and an entry in the Day-book to credit J. M'Mullin for the amount.

TRANSACTION 11, JAN. 9.

Instruction—Make an entry in the Invoice-book of the goods, and one in the Bills-payable-book, describing the particulars of the bill. The bill is considered as a payment and you do not require to credit A. Burrows in the Day-book.

TRANSACTION 12, JAN. 11.

Instruction—Make an entry in the Cash book to credit cash, and one in the Day-book to debit J. Thompson for the amount paid.

TRANSACTION 13, JAN. 13.

Instruction—Make an entry of the goods in the Invoice-book, and an entry in the Day-book to credit Samuel Alexander.

TRANSACTION 14, JAN. 15.

Instruction—Make an entry in the Bills-payable-book describing the bill, an entry in the Cash-book of the Cash paid, and an entry in the Day-book to debit J. M'Mullin for what you now pay him by your bill and cash, as you gave him credit for all you owed him on the 9th inst.

TRANSACTION 15, JAN. 16.

Instruction—Make an entry in the Day-book to charge J. Thompson for the entire amount, an entry in it also to credit J. Crawford for the amount for which he agrees to be accountable to Thompson, and an entry in the Bills-payable-book which charges yourself for the amount for which the bill is drawn.

TRANSACTION 16, JAN. 16.

Instruction—This transaction requires to be entered only on the debtor side of the Cash-book.

TRANSACTION 17, JAN. 18.

Instruction—Make an entry of the merchandise in the Invoice-book, an entry describing the bill in the Bills-payable-book, an entry in the Cash-book of the cash paid, and an entry in the Day-book to credit John M'Donnell, &c., for the amount still due.

TRANSACTION 18, JAN. 19.

Instruction—Make an entry of the particulars of the goods in the Sales-book, and an entry in the Day-book to debit Thomas Roberts.

TRANSACTION 19, JAN. 19.

Instruction—Make an entry in the Sales-book and in the Day-book.

TRANSACTION 20, JAN. 21.

Instruction—Make entries in the Sales-book and in the Day-book.

TRANSACTION 21, JAN. 21.

Instruction—These sales require only to be entered in the Cash-book.

TRANSACTION 22, JAN. 21.

Instruction—Make an entry in the Day-book to credit J. Campbell for the amount owed him. Had an account not been opened in the Ledger for J. Campbell it would answer the same purpose not to give him credit in the Day-book until he would require payment, when an entry could be made accordingly.

TRANSACTION 23, JAN. 22.

Instruction—Make an entry in the Cash-book of the total money received of J. Hunter, and an entry in the Day-book to credit him for the £40.

TRANSACTION 24, JAN. 23.

Instruction—Make an entry in the Bills-receivable-book of the bill you receive of J. Wilson, an entry in the Cash-book of the amount received, and an entry in the Day-book to credit J. Wilson for £37 5s.

TRANSACTION 25, JAN. 24.

Instruction—Make entries in the Sales-book of the goods sold, and in the Day-book an entry to charge each person for his purchase.

TRANSACTION 26, JAN. 25.

Instruction—Make entries, as in the former transaction, of the goods sold in the Sales-book; and in the Day-book debit the persons who purchase.

TRANSACTION 27, JAN. 25.

Instruction—Make entries in the Cash-book.

TRANSACTION 28, JAN. 26.

Instruction—Make an entry in the Cash-book of the cash, and one in the Day-book to charge yourself for the sum thus taken from the business.

TRANSACTION 29, JAN. 26.

Instruction—Make an entry in the Cash-book of the amount of cash paid, in the Sales-book of the goods sold, and in the Day-book an entry to charge Wallace for both goods and cash.

TRANSACTION 30, JAN. 26.

Instruction—Make an entry in the Invoice-book and in the Day-book.

TRANSACTION 31, JAN. 27.

Instructions—Make entries on the creditor side of the Cash-book of the stationary and cartage, and on the debtor of the amount of retail sales.

TRANSACTION 32, JAN. 27.

Instruction—Make entries in the Invoice and Day-book.

TRANSACTION 33, JAN. 28.

Instruction—Make entries in the Sales-book and in the Day-book.

TRANSACTION 34, JAN. 29.

Instruction—Make an entry in the Cash-book of the sum paid to Jas. Hunter, and an entry in the Day-book to debit him for the amount.

TRANSACTION 35, JAN. 30.

Instruction—Make an entry in the Cash and Day-book.

TRANSACTION 36, JAN. 30.

Instruction—Make an entry in the Cash-book of the sum paid, and one in the Day-book to charge J. Hunter for the same amount.

TRANSACTION 37, JAN. 31.

Instruction—Make an entry in the Bills-receivable-book of the bill, and in the Cash-book of the sum paid.

TRANSACTION 38, JAN. 31.

Instruction—Make entries in the Bills-receivable-book of the bills, in the Cash-book of the cash, and in the Day-book to credit each person for his payment.

P O S T I N G.

Instruction—By Posting, which is merely gathering the items of all that relates to each person's account from the Day-book into the Ledger in order that they may be seen at one view, and by subtracting one side of the account from the other, we find the amount due to the Firm or by it. In the first place it is necessary to rule according to the form here given for the Ledger. The first entry in the

Day-book being in your own name, insert as D. Sheriff, which name you write as the heading of the account, same as to the example give in the Ledger, writing the terms *Dr.* and *Cr.* at the top; and as you are, in this entry, creditor, write on that side of the account the date and the amount; and in the fourth column, the page of the Day-book from which you transfer the sum, and insert the page of the account in the Ledger in the first column of the Day-book, which gives there a reference to the page of the account also in the Ledger, and shows that it is for so far posted. The next entry you post is John Thompson's, and afterwards John Crawford's, both on the creditor side. The fourth entry is John Thompson, which you insert in the debtor side in a similar manner. From these examples all others are inserted accordingly, either on the debtor or creditor side. It is necessary at this stage to fill up the index as the accounts are opened.

TRIAL BALANCE.

Instruction—At the end of each month it is most suitable to make a Proof or Trial Balance of the work, in order to ascertain if any errors have been made, the object of which is to detect.

It is founded on the principle of comparing the debtor and creditor amounts in the Day-book with the amounts in the Ledger, which should any discrepancy arise the balances will not be equal.

The example given of the manner in which the work is performed will fully illustrate its effects, from which the form can be taken on a page of paper, a portion of which contains the Day-book balances, and the remainder the Ledger balances. The amount of all the debtor sums in the first page of the Day-book is £33 10s, which is to be taken to the debtor's side of the Day-book balances. The amount of the creditors on the same page of the Day-book is £1,284 11s 5d, which is taken to the creditor or opposite side of the Day-book balances. A similar transfer being only required of all the other debtors and creditors in the Day-book, and when the month's transactions are thus added, and the totals subtracted, the difference is £1,133 14s 4d, being the Day-book balances.

To ascertain the Ledger balances add the debtor and creditor sides, and insert, in pencil mark on each side, its totals, subtract the lesser from the greater at the greater side, and transfer the same balance to the Ledger balance on the same side. The first account which is to be taken, as has been described, is that of D. Sheriff's, or the representative of the Firm, which, taking the less from the greater, will, at folio 1, give on the creditor side £1,125; the next is John Thompson's account, which gives a balance of £8 10s on the debtor side. From this explanation of these two accounts, all the others which are similar, can be easily taken, and the correct balance, when obtained, is £1,133 14s 4d, which must be the same in both Day-book and Ledger balances if the work be correct; if not, an error or errors must have taken place, either in the posting, adding, or subtracting, or in the transfer to the proof sheet. There can be no doubt as to the producing this balance correctly, by examining that the work has been properly done, and by checking each sum, if the balances do not correspond, in the usual way, in pencil mark. When this Trial Balance is made it will serve as a useful reference, as giving a list of all your debtor and creditors once a month, and should be carefully preserved.

THE FOLLOWING IS THE TRIAL BALANCE OF JAN. 31, 1862.

Dr. DAY-BOOK BALANCES—JAN., 31, 1862. *Cr.*

		£	s	d			£	s	d
1	Folio	33	10	0	1	Folio	1284	11	5
2	„	199	18	4	2	„	76	5	9
3	„	45	5	0	3	„	90	5	0
4	„	57	0	0	4	„	43	12	0
5	„	81	6	8	5	„	56	0	2
	Balance of Jan. 31	1133	14	4					
		1550	14	4			1550	14	4

Dr. LEDGER BALANCES. *Cr.*

		£	s	d			£	s	d
1	J. Thompson	8	10	0	1	D. Sheriff	1125	0	0
4	T. Roberts	20	16	8	2	J. Crawford	43	2	6
5	J. Campbell.....	1	5	8	3	S. Alexander	26	2	10
6	R. Richie	3	12	9	4	J. M'Donnell & Co.	20	7	8
6	J. Burns	16	18	0	8	J. H. Gawn	18	2	0
7	J. Boyd	14	15	0					
8	R. Ramsay	11	19	7					
9	R. Wilson	5	0	0					
9	J. Wallace	16	3	0					
	Balance of Jan. 31	1133	14	4					
		1232	15	0			1232	15	0

BUSINESS OF FEBRUARY, 1862.

TRANSACTION 39, FEB. 1.

Instruction—Make entries in the Day-book to debit the persons who purchased, and in the Sales-book of the goods sold, and an entry in the Cash-book of the retail Sales.

TRANSACTION 40, FEB. 1.

Instruction—Make an entry in the Cash-book and one in the Day-book to credit J. Burns for his payment.

TRANSACTION 41, FEB. 2.

Instruction—Make an entry in the Cash-book.

TRANSACTION 42, FEB. 3.

Instruction—Make an entry in the Day-book to debit J. M'Donnell & Co. for the bill not including the interest, and an entry in the Bills-payable-book to represent the bill in favor of J. M'Donnell & Co.

TRANSACTION 43, FEB. 3.

Instruction—Make an entry in the Cash-book of the cash received, and an entry of the bill in the paid column of the Bills-receivable-book, to shew that it is paid.

TRANSACTION 44, FEB. 4.

Instruction—Make an entry in the Invoice-book of the goods purchased, and an entry in the Bills-payable-book representing the particulars of the bill.

TRANSACTION 45, FEB. 5.

Instruction—Make an entry of the corn in the Invoice-book, an entry of the expenses paid in the Cash-book, and an entry in the Day-book to credit J. Williams for the amount due him from this transaction.

TRANSACTION 46, FEB. 6.

Instruction—Make entries of the sales in the Sales-book, and in the Day-book to debit the persons who purchased.

TRANSACTION 47, FEB. 6.

Instruction—Make entries in the Cash-book, and one to credit D. Sheriff for the additional capital received.

TRANSACTION 48, FEB. 7.

Instruction—Make entries in the Bills-receivable-book of the bills, in the Cash-book of the cash, and in the Day-book to credit the persons for payment.

TRANSACTION 49, FEB. 7.

Instruction—Make entries in the Sales-book of the sales, and in the Day-book to charge each person for his purchases.

TRANSACTION 50, FEB. 7.

Instruction—Make an entry of the cash paid for the merchandise in the Cash-book, and an entry in the Invoice-book.

TRANSACTION 51, FEB. 8.

Instruction—Make an entry of the cash received for retail sales on the debtor side of the Cash-book, and on the creditor side of the sums paid; and make entries in the Day-book to charge the persons who have been paid.

TRANSACTION 52, FEB. 9.

Instruction—Make an entry in the Invoice-book of the purchase, and in the Day-book to credit A. Burrows for the amount of the purchase.

TRANSACTION 53, FEB. 10.

Instruction—Make entries in the Bill-book in the column headed *paid* to show that these bills have been transferred or paid; and make entries of the cash in the Cash-book, paid to A. Burrows, and to John H. Gawn; and make entries in the Day-book to debit them for the payments.

TRANSACTION 54, FEB. 11.

Instruction—Make entries in the creditor side of the Cash-book of the several amounts paid, and in the debtor side of the amount of retail sales; and entries in the Day-book to debit Wilson and yourself.

TRANSACTION 55, FEB. 12.

Instruction—Make entries in the Invoice-book of the goods purchased, in the Sales-book of the goods sold, an entry in the Day-book to debit Dixon & M'Cambridge for the goods they bought, and one to credit them for the goods purchased of them.

TRANSACTION 56, FEB. 12.

Instruction—Make an entry in the Invoice-book of the total merchandise purchased, in the Bills-payable-book, to represent the bill, in favor of Thompson, and an entry in the Day-book to credit Samuel Alexander for the sum he has agreed to pay J. Crawford, and also an entry to credit J. Thompson and J. Crawford for one-half of the merchandise still due.

TRANSACTION 57, FEB. 14.

Instruction—Make entries in the Sales-book of the goods sold, and in the Day-book to debit the persons who purchased.

TRANSACTION 58, FEB. 14.

Instruction—Make an entry in the Day-book to credit Richie for his bill and cash paid, and an entry of the cash in the Cash-book, and in the Bills-receivable-book of the particulars of the bill.

TRANSACTION 59, FEB. 15.

Instruction—Make entries in the Cash-book of the sums received and paid, in the Day-book to debit each person who owes you, and also to credit James Hunter for the sum borrowed of him.

TRANSACTION 60, FEB. 16.

Instruction—Made an entry in the Bills-receivable-book of the bill which is drawn for £16 13s 5d, one in the Day-book to credit J. Burns for the sum he has paid; he is not considered entitled to credit for the interest included in the bill.

TRANSACTION 61, FEB. 17.

Instruction—Make an entry of the cash in the Cash-book, of the bill in the Bills-receivable-book, and give Roberts, and Martin, each credit in the Day-book for the sums which they have paid.

TRANSACTION 62, FEB. 17.

Instruction—Make an entry in the Bills-receivable-book of the bill which is drawn for £27 8s 3d, and in the Day-book to credit Joseph Boyd for paying £27.

TRANSACTION 63, FEB. 18.

Instruction—Make entries in the Sales-book and in the Day-book.

TRANSACTION 64, FEB. 18.

Instruction—Make entries in the Sales-book and in the Day-book.

TRANSACTION 65, FEB. 19.

Instruction—Make entries in the Invoice-book and in the Day-book.

TRANSACTION 66, FEB. 20.

Instruction—Make an entry in the Cash-book of the cash drawn, and an entry in the Day-book to debit D. Sheriff for both goods and cash, and an entry in the Sales-book.

TRANSACTION 67, FEB. 20.

Instruction—Make an entry in the Sales-book and in the Day-book.

TRANSACTION 68, FEB. 21.

Instruction—*Accepting* is writing your name on a bill or note which involves your responsibility to pay it; make an entry in the Bills-payable-book, because the bill is against you; and make an entry in the Day-book to debit Williams, because he is your debtor for the amount for which he thus involves your responsibility.

TRANSACTION 69, FEB. 21.

Instruction—Make an entry of the cash paid in the Cash-book, and an entry in the Day-book to credit James Wallace for £38 6s 11d, and one to debit him for £6.

TRANSACTION 70, FEB. 21.

Instruction—Make an entry in the Cash-book.

TRANSACTION 71, FEB. 22.

Instruction—Make entries in the Bills-receivable-book in the paid column, to shew that these bills are passed off or paid; and make an entry in the Cash-book of the cash received.

TRANSACTION 72, FEB. 22.

Instruction—Make an entry in the paid column of the Bills-receivable-book to shew that the bill is paid, and make entries in the Cash-book of the cash received, and entries in the Day-book to credit J. Redell and R. Ramsay for payment.

TRANSACTION 73, FEB. 23.

Instruction—Make entries in the Bill-book to shew that these bills are paid, and make an entry in the Cash-book of the sum paid.

TRANSACTION 74, FEB. 24.

Instruction—Make entries in the Sales-book and in the Day-book.

TRANSACTION 75, FEB. 25.

Instruction—Make an entry in the Sales-book and in the Day-book.

TRANSACTION 76, FEB. 26.

Instruction—Make an entry in the Day-book to debit S. Alexander for your accepting his draft, and one to credit J. H. Gawn for the amount of the draft due him; this not being a paper claim, having time, it does not require to be entered in the Bill-book.

TRIAL BALANCE.

When the month of February is posted, as directed and shewn in the month of January, you may make out the second Trial Balance for February in the same manner as for the month of January, with the exception that you must include in it both the months' business, as the annexed form will shew. A copy of the balance of each person's account when your work is all correct and transferred to this sheet will form your Trial Balance. It is necessary to transfer the *balance* of the month of January, which is £1,133 14s 4d, in the Day-book balances.

THE FOLLOWING IS THE TRIAL BALANCE FOR FEB., 1862.

Dr.					DAY-BOOK BALANCES—FEB. 28, 1862.					Cr.				
		£	s	d			£	s	d					
6	Folio	52	18	10		Balance of Jan. 31	1133	14	4					
7	"	127	18	4	6	Folio	67	7	4					
8	"	163	2	7	7	"	175	10	0					
9	"	101	0	0	8	"	212	7	2					
10	"	215	10	7	9	"	185	16	0					
11	"	256	13	6	10	"	124	7	6					
	Balance of Feb. 28	1112	8	7	11	"	130	10	1					
		2029	12	5			2029	12	5					

Dr.		LEDGER BALANCES.				Cr.			
		£	s	d		£	s	d	
3	S. Alexander	22	16	4	1	D. Sheriff	1157	11	5
4	T. Roberts	21	9	7	1	J. Thompson	36	2	6
5	J. Wilson	29	10	6	2	J. Crawford.....	54	4	0
5	J. Campbell.....	2	10	8	2	J. Hunter.....	59	11	6
6	R. Richie	31	1	3	3	J. M'Millen.....	38	2	6
6	J. Burns	36	1	9	4	J. M'Donnell & Co.	86	5	0
7	J. Redell	18	0	1	11	Dixon & M'Cam-			
7	J. Boyd	14	13	8		bridge	43	3	4
8	R. Ramsy	23	16	1					
8	J. H. Gawn	18	16	10					
9	R. Wilson	11	5	0					
10	J. Williams.....	118	10	6					
10	R. Martin	13	19	5					
	Balance of Feb. 28	1112	8	7					
		1475	0	3			1475	0	3

BUSINESS OF MARCH, 1862.

TRANSACTION 77, MARCH 1.

Instruction—Make an entry in the Bills-receivable-book of the bill, and an entry in the Day-book to credit J. Wilson.

TRANSACTION 78, MARCH 4.

Instruction—Make an entry in the Day-book to credit S. Alexander for the order, and one to debit J. Hunter for the same amount.

TRANSACTION 79, MARCH 7.

Instruction—Make an entry in the Cash-book of the amount paid, and in the Bills-receivable-book of the particulars of the bill.

TRANSACTION 80, MARCH 8.

Instruction—Make an entry in the Cash-book, and in the paid column of the Bills-payable book to show that the bill is paid.

TRANSACTION 81, MARCH 9.

Instruction—Make an entry in the Day-book and in the Invoice-book.

TRANSACTION 82, MARCH 10.

Instruction—Make entries in the Cash-book and in the Day-book.

TRANSACTION 83, MARCH 12.

Instruction—Make an entry in the Sales-book of the goods, in the Cash-book of the amount paid for shipping expenses and insurance, and in the Shipment-book of the entire cost of the shipment; as you are sending the goods on your own account, Jackson & Co. do not require to be debited as they at present owe nothing.

TRANSACTION 84, MARCH 14.

Instruction—Make an entry in the Cash-book of the sum paid for freight, &c., and one in the Day-book to debit J. Hill for that amount, and an entry, merely of the description of the goods, in the Invoice-book; but you have nothing to do at present with any representation of their value,—as you must avoid adding any statement of their value with your own goods.

TRANSACTION 85, MARCH 15.

Instruction—Make entries in the Sales-book of the goods sold (or if a separate Commission Sales-book be kept, of T. Hill's raisins) but do not carry out the amount of them to be added with the sales of the goods of the Firm; and make entries in the Day-book to debit the persons for the purchases, and they may be debited in one entry, both for Hill's goods and those of the Firm.

TRANSACTION 86, MARCH 16.

Instruction—Make an entry in the Sales-book representing the goods shipped, and in the Cash-book of the expenses paid, and in the Shipment-book of their total value, including their cost of shipping.

TRANSACTION 87, MARCH 17.

Instruction—Make an entry in the Cash-book of the retail sales, and one of the amount drew by you, and one also in the Day-book to charge yourself for the £10.

TRANSACTION 88, MARCH 18.

Instruction—Make entries in the Sales-book, taking care to mention distinctly the goods sold on commission, and entries in the Day-book to debit the persons who purchase.

TRANSACTION 89, MARCH 20.

Instruction—Make entries in the Cash-book of the sums paid, and in the Day-book to debit the parties.

TRANSACTION 90, MARCH 22.

Instruction—Make an entry in the Bills-payable-book to represent the bill, and an entry in the Day-book to debit Dixon & M^cCambridge for your acceptance.

TRANSACTION 91, MARCH 24.

Instruction—Make entries in the Cash-book, and in the Day-book.

TRANSACTION 92, MARCH 25.

Instruction—Make entries of the cash in the Cash-book, and in the Sales-book of the raisins.

TRANSACTION 93, MARCH 27.

Instruction—The account of sales is made out from the Sales-book, as all sales should be there recorded; as the freight was charged to T. Hill on the 14th inst., when the goods were received, it is only now necessary to make an entry in the Day-book to debit T. Hill for the storage and commission, and one to credit him for the total sales.

TRANSACTION 94, MARCH 28.

Instruction—Make an entry in the Invoice-book of the goods purchased, an entry in the Cash-book of the cash paid, and an entry in the Day-book to credit A. Burrows for the balance still unpaid.

TRANSACTION 95, MARCH 29.

Instruction—Make an entry in the Shipment-book to show the amount for which the shipment has sold, an entry in the Day-book to debit J. H. Gawn for the amount of the first cost of the shipment, and one in the Cash-book of the amount of cash received from him.

TRANSACTION 96, MARCH 30.

Instruction—Make an entry in the Day-book to credit Wilson for the entire amount due him for the time he was engaged, and another entry to debit him for the amount of cash now paid, and an entry in the Cash-book also of this amount of cash paid him.

TRANSACTION 97, MARCH 31.

Instruction—Make an entry in the Cash-book.

TRANSACTION 98, MARCH 31.

Instruction—Make an entry in the Cash-book.

TRANSACTION 99, MARCH 31.

Instruction—Make an entry in the Day-book to credit James Hunter for the balance of interest due him.

T R I A L B A L A N C E .

The month of March being posted, you again make out a Trial Balance according to the usual form given, carrying forward the Day-book balances of February, £1,112 8s 7d. (See annexed table.)

THE FOLLOWING IS THE TRIAL BALANCE FOR MAR., 1862.

Dr. DAY-BOOK BALANCES—MARCH 31, 1862. *Cr.*

		£	s	d			£	s	d
12	Folio	107	12	8		Balance of Feb., 28	1112	8	7
13	"	190	16	10	12	Folio	135	12	2
	Balance of Mar. 31	1046	5	1	13	"	96	13	10
		1344	14	7			1344	14	7

Dr. LEDGER BALANCES. *Cr.*

		£	s	d			£	s	d
4	T. Roberts	27	11	11	1	D. Sheriff	1147	11	5
5	J. Wilson	13	1	0	1	J. Thompson	36	2	6
5	J. Campbell	2	10	8	2	J. Crawford	34	4	0
6	R. Richie	39	17	3	2	J. Hunter	37	2	6
6	J. Burns	50	9	9	3	J. M'Millen	38	2	6
7	J. Redell	18	0	1	4	J. M'Donnell & Co.	180	0	4
7	J. Boyd	9	13	8	10	T. Hill	21	17	6
8	R. Ramsy	26	11	1	11	A. Burrows	29	14	0
8	J. H. Gawn	99	3	8	11	Dixon & M'Camp-			
10	J. Williams	118	10	6		bridge	3	3	4
10	R. Martin	26	3	5					
	Balance March 31	1046	5	1					
		1477	18	1			1477	18	1

RECORD-BOOK.

D. S.

1 8 6 2.

RECORD-BOOK ENTRIES.

<i>Belfast, January 1, 1862.</i>				£	s	d
I commence business with the following capital:—						
Cash in bank	-	-	-	£1125	0	0
J. Wallace's bill in my favor, at three months,						
for	-	-	-	25	0	0
				£1150	0	0
My acceptance, due the 4th June, in favor of						
J. Johnston for	-	-	-	20	0	0
My net capital	-	-	-	1130	0	0
3						
Bought merchandise of James Hunter for cash amounting to	-			42	10	11
4						
Bought merchandise of John Thompson on account amounting to				59	15	3
4						
Paid cash for sundry accounts furnished for repairs of office and stores	-	-	-	15	6	0
5						
Bought merchandise for cash, of Robt. M'Alister, amounting to				38	15	6
6						
Bought merchandise, of John Crawford, on account, amounting to	-	-	-	13	7	3
6						
Lent to John Thompson cash	-	-	-	20	0	0
Also, received his acceptance at three months						
for	-	-	-	£15	0	0
Interest at 6 per cent. added	-	-	-	0	4	7
Face of the bill	-	-	-	15	4	7
7						
Retailed during this day merchandise, for cash, amounting to	-			6	8	9
8						
Lent to James Hunter, cash	-	-	-	10	0	0
9						
Bought merchandise, of John M'Mullin, amounting to	-			66	8	11
9						
Bought merchandise, of Alexander Burrows, for which delivered my bill at four months for	-	-	-	41	10	11
11						
Paid cash to John Thompson, on account	-	-	-	3	10	0

Belfast January 13, 1862.

	£	s	d
Bought merchandise on account, of Samuel Alexander, amounting to - - - - -	26	2	10
15			
Paid John M'Mullin for merchandise purchased of him on the 9th inst., as follows:—			
My bill, at three months, for - - - - -	£30	0	0
Cash for the balance - - - - -	36	8	11
	66	8	11
16			
Paid John Thompson as follows:—			
My bill, at four months, for - - - - -	£30	0	0
An order on John Crawford, which he has agreed to pay and consider on account, for - - - - -	29	15	3
	59	15	3
16			
Bought merchandise this day and sold the same, on the spot, for £10 profit, received in cash.			
18			
Bought merchandise of John M'Donnell, amounting to - - - - -	95	7	8
Paid the same as follows:—			
My bill, at three months, for - - - - -	£50	0	0
Cash - - - - -	25	0	0
The balance remains on account - - - - -	20	7	8
	95	7	8
19			
Sold, to Thomas Roberts, merchandise amounting to - - - - -	23	13	0
19			
Sold merchandise, to James Wilson, amounting to - - - - -	37	5	0
21			
Sold merchandise, to John Campbell, amounting to - - - - -	12	16	2
21			
Sold of retail sales this day for cash amounting to - - - - -	12	10	6
21			
John Campbell has furnished his account due to him for work, Painting, Repairs, &c., amounting to - - - - -	13	0	0
22			
James Hunter has paid the £10 lent to him, and I borrow £30 more - - - - -	40	0	0
23			
James Wilson gives his bill, at one month, for £22 10s, and cash amounting to £14 15s for balance of account - - - - -	37	5	0

Belfast January 24, 1862.

Sold merchandise as follows :—to John Campbell, amounting to £1 9s 6d; to Robert Richie, amounting to £10 2s 6d; to John Burns, amounting to £7 7s 4d; and to James Redell, amounting to £22 4s 8d

£ s d
41 4 0

25

Sold merchandise to the following persons :—to Joseph Boyd, amounting to £4 1s 0d; to Robert Richie, amounting to £3 12s 9d; to John Burns, amounting to £9 10 s; and to Robert Ramsay, amounting to £11 19s 7d

29 4 0

25

Retailed merchandise, for cash, amounting to

13 5 0

26

Drawn for private expenses, by D. Sheriff, cash

5 0 0

26

Sold, to James Wallace, merchandise amounting to £11 3s 0d; also, gave him cash £5

16 3 0

26

Bought merchandise of James Hunter, on account, amounting to

25 10 0

27

Paid cash, for stationary, £3 7s; also for cartage on merchandise 5s; and during the day retailed merchandise for cash amounting to £1 15s.

27

Bought merchandise of John H. Gawn, amounting to

18 2 0

28

Sold merchandise to Joseph Boyd, amounting to £10 14s; to Thomas Roberts, amounting to £20 16s. 8d

31 10 8

29

Paid James Hunter for oil bought of him on the 26th, inst., cash,

25 10 0

30

Paid Robert Wilson, my clerk, cash

5 0 0

30

Paid cash to James Hunter, £30, borrowed of him

30 0 0

31

Discounted James Kane's bill at two months' date, endorsed by J. Nickol, for £100 :—

Amount of cash paid £98 19 6
Discount charged at 6 per cent. 1 0 6

Face of the bill 100 0 0

E

Belfast, January 31, 1862.

Received the following:—Thomas Roberts' bill at three months, for £23 13s; Robert Richie's bill at three months for £10 2s 6d; and cash received of James Redell, £22 4s 8d -

£ s d

56 0 2

Belfast, February 1, 1862.

Sold merchandise to the following persons on account:—to James Wilson, amounting to £10 16s; to Joseph Boyd, amounting to £9 18s; to James Redell, amounting to 10s 6d; and to Robert Ramsay, amounting to £11 6s 8d; and retailed merchandise for cash, amounting to £7 10s 6d - - -

40 1 8

1

Received cash of John Burns - - - - -

7 7 4

2

Paid cash for account-books, stationary, &c., amounting to -

5 10 0

3

Delivered my bill at three months to John

M'Donnell & Co., for - - - £20 7 8
Interest added at 6 per cent. added - - - 0 6 2

Face of the bill - - - - -

20 13 10

3

Received cash for Wallace's bill which was taken credit for at January 1st - - - - -

25 0 0

4

Bought merchandise of Robert M'Allister for which I have given in payment my bill at four months amounting to - - -

21 0 4

5

Received, per my order and for my account, per steamer "Erin," from John Williams, Liverpool, 7 tons 10 cwt. Indian corn, as per invoice, amounting to - - - £60 0 0
Cash paid freight and cartage - - - 1 10 0

20 0 0

61 10 0

6

Sold merchandise to the following persons on account:—to James Wilson, amounting to £4 17s 6d; to Robert Ramsay, amounting to £13; to Joseph Boyd, amounting to £27 1s; and to Robert Martin, amounting to £24 18s 9d - - -

69 17 3

6

Received this day a legacy in cash, amounting to £50; retailed merchandise for cash, amounting to £7 10s - - -

57 10 0

7

Received the following:—Joseph Boyd's bill at four months for £25; Robert Ramsay's do. at four months, for £22 10s; cash received of James Redell, £10 10s; cash received of James Wilson, £10; and cash received of Thomas Roberts, £8 10s - - -

76 10 0

Belfast, February 7, 1862.

	£	s	d
Sold merchandise as follows:—to Robert Martin, amounting to £9 9s 8d; to Robert Richie, amounting to £22 3s 3d; to John Burns, amounting to £9 1s 8d; and to James Hunter, amounting to £4 19s 0d	45	13	7
7			
Bought merchandise for cash, amounting to	30	0	0
8			
Paid cash, on account, to John Crawford, £11 2s 6d; to John Campbell, £1 5s; also received for retailed sales, £12 10s.			
9			
Bought merchandise of Alexander Burrows, on account, amounting to	49	0	0
10			
Delivered to Alexander Burrows, for balance of account in his favor, Joseph Boyd's bill for	£25	0	0
Robert Richie's do for	10	2	6
Cash for the balance	13	17	6
Also paid cash to John H. Gawn, for balance of account	18	2	0
11			
Paid cash as follows:—my carman's account, £1 1s; Robert Wilson, my clerk, £4 5s; and drew for personal expenses, £10; and received cash, for retail sales, £8 7s 6d.			
12			
Bought merchandise of Dixon & M'Cambridge, on account, amounting to £123 6s 8d; and sold merchandise to them, on account, amounting to £16 17s.			
12			
Bought merchandise of John Thompson, amounting to £89 5s; and of John Crawford, amounting to £44 8s; deliver my bill at 3 months, for £44 12s 6d, half the amount of goods bought of J. Thompson; and gave John Crawford an order, on Samuel Alexander, for £22 4s, for half the amount purchased of him.			
14			
Sold merchandise to the following persons, on account:—to Thomas Roberts, amounting to £4 15s 8d; to Robert Richie, amounting to £23 11s 9d; to John Burns, amounting to £15 11s 3d; to James Wallace, amounting to £11 3s 11d; and to James Wilson, amounting to £9 16s 0d	64	18	7
14			
Received of Robert Richie his bill, at four months, for £21 10s; and cash £3 15s	25	5	0

Belfast, February 15, 1862.

Paid cash as follows:—to John Pool, for cartage 1*l.* 15s; to James Wallace 5*l.*; to Robert Wilson, my clerk 2*l.*; to Dixon & M^cCambridge 4*l.*; and lent to John H. Gawn 90*l.*; and borrowed of James Hunter, cash 70*l.*

16

Received of John Burns his bill, at two months for 16*l.* 10s;
Interest, at six per cent, added 3s 5d - - -

£ s d

16 13 5

17

Received the following payments:—Robert Martin's bill, at two months, for 25*l.*; and cash as follows:—of Thomas Roberts 9*l.* 16s; of Robert Martin 12*l.* 5s

17

Received Joseph Boyd's bill, at three months, with interest added,

Principal	-	-	-	-	-	£27	0	0
Interest	-	-	-	-	-	0	8	3

27 8 3

18

Sold merchandise to the following persons, on account;—Dixon & M^cCambridge, amounting to 15*l.* 12s; Thomas Roberts amounting to 5*l.* 19s; Joseph Boyd, amounting to 14*l.* 19s 8d; Robert Ramsay, amounting to 11*l.* 7s 6d; Robert Martin, amounting to 7*l.* 8s 6d; and to James Redell, amounting to 17*l.* 4s 4d - - -

72 11 0

18

Sold merchandise also to the following persons, on account:—to James Redell, amounting to 8*l.* 3s 3d; to Robert Ramsay, amounting to 10*l.* 12 4; to Robert Martin, amounting to 9*l.* 7s 6d; and to James Wilson, amounting to 14*l.* 1s -

42 4 1

19

Bought merchandise of John M^cDonnell & Co., on account, amounting to 86*l.* 5s; and also of John M^cMullin, amounting to 38*l.* 2s 6d - - -

124 7 6

20

Daniel Sheriff draws, for personal expenses, 3*l.*, and takes merchandise to his account, for private use, amounting to 4*l.* 8s 7d

7 8 7

20

Sold merchandise to the following persons, on account:—to Dixon & M^cCambridge, amounting to 14*l.* 16s; to Robert Richie, amounting to 6*l.* 18s 6d; to John Burns, amounting to 18*l.* 8s 2d; and to Thomas Roberts, amounting to 8*l.* 4s 3d

48 6 11

21

Accepted J. Williams' draught, at twelve days' sight, in favor of J. H. Gawn, for - - -

45 0 0

Belfast, February 21, 1862.

James Wallace has furnished his account for repairs, &c., of my dwelling-house, amounting to 38*l.* 6*s* 11*d*; on reference to his account, I find that he is due me 32*l.* 6*s* 11*d*, and I pay cash for the balance, 6*l.*

£ s d

21

Bought and sold a horse, for cash, on which I have had a clear gain of

20 0 0

22

I have got the following bills discounted at the Ulster Bank, and received the cash, deducting the interest:—

No. 5 T. Roberts', due the 3d May, for	-	£23	13	0
„ 11 R. Martin's, due 20th April, for	-	25	0	0
„ 12 J. Boyd's, due 20th May, for	-	27	8	3

£76 1 3

Discount on No. 5, 70 days, £0 5 6

„ „ 11, 57 „ 0 4 8

„ „ 12, 87 „ 0 7 9

0 17 11

Amount of cash received

75 3 4

22

Received cash as follows:—

Of Jas. Wilson for his bill, due the 26th inst.,

for - - - - - £22 10 0

Of James Redell, on account - - - - - 9 0 0

Of Robert Ramsay, on account - - - - - 12 0 0

43 10 0

23

Paid John M'Donnell & Co. two bills which they hold against me for

No. 5, due April 21 - - - - - £50 0 0

„ 6, due May 6 - - - - - 20 13 10

£70 13 10

Discount on No. 5, 57 days £0 9 4

„ „ 6, 72 „ 0 5 0

0 14 4

Amount of cash paid

69 19 6

24

Sold merchandise to the following persons on account:—to Jas.

Redell, amounting to 11*l.* 12*s*; to Dixon & M'Cambridge,

amounting to 28*l.* 18*s* 4*d*; to James Hunter, amounting to

4*l.* 9*s* 6*d*

45 19 10

Belfast, February 25, 1862.

Shipped, to the order of John Williams, Liverpool, merchandise, as per Sales-book, amounting to - - -

£ s d
133 10 6

26

Samuel Alexander has drawn a draft at sight, in favor of John H. Gawn, for 71*l.* 3*s* 2*d*, but it is agreed that the draft shall be passed to his credit, and not paid in cash, as the balance of J. H. Gawn's account is in my favor

Belfast, March 1, 1862.

Received of James Wilson his bill, at three months, for balance of account, 29*l.* 10*s* 6*d*; interest, at 6 per cent., 9*s* 2*d* included in the bill; its face - - -

29 19 8

4

Samuel Alexander has given an order, for the balance of his account, on James Hunter, for 22*l.* 16*s* 4*d*, which J. Hunter agrees to consider on account - - -

22 16 4

7

Lent cash to Robert Wilson on his bill for 100*l.* at six months—
Cash lent - - - - - £96 18 6
Discount - - - - - 3 1 6

Face of the bill - - -

100 0 0

8

Paid cash for J. Williams' draft now due - - -

45 0 0

9

Bought merchandise of John M'Donnell & Co., on account, amounting to - - -

73 15 4

10

Received cash as follows:—from John Burns, on account, 1*l.* 10*s*;
from Robert Richie, 8*l.*; received also, for retail sales, 5*l.* -

14 10 0

12

Shipped merchandise, and consigned the same to Jackson & Co., Glasgow, to be sold on my account, amounting, as per Sales-book, to 112*l.* 10*s*; cash paid for shipping and insurance, 4*l.* 8*s* 9*d* - - -

116 8 9

14

Received, from Thomas Hill, Liverpool, 52 boxes raisins to be sold on commission; cash paid for freight and cartage -

1 0 0

Belfast, March 15, 1862.

	£	s	d
Sold of J. Hill's raisins, to Robert Ramsay, as per Sales-book, amounting to -	2	15	0
To Jas. Wilson, merchandise, amounting to -	£10	16	0
Also, of T. Hill's raisins, amounting to -	2	5	0
	13	1	0
Sold also to Robt. Martin, merchandise, amounting to -	£16	9	0
Also of T. Hill's raisins, amounting to -	2	15	0
	19	4	0

16

Shipped merchandise, to John Lennon, Dublin, to be sold on commission, amounting to -	£77	16	10
Shipping expenses, paid cash -	2	10	0
	80	6	10

17

Retailed merchandise, for cash, amounting to -	£7	10	0
And drew for personal expenses -	10	0	0

18

Sold as follows :—

To Thomas Roberts, merchandise, amounting to -	£3	12	4
Of T. Hill's raisins, amounting to -	2	10	0
	6	2	4
To John Burns, merchandise amounting to -	£12	18	0
Of T. Hill's raisins, amounting to -	3	0	0
	15	18	0
To Robert Richie merchandise amounting to -	-	-	-
	16	16	0

20

Paid cash as follows, on account :—

To John Crawford 20 <i>l.</i> ; to John M'Donnell & Co. 30 <i>l.</i> ; and to Dixon & M'Cambridge 10 <i>l.</i> -	60	0	0
--	----	---	---

22

Accepted Dixon & M'Cambridge's draft, at 3 months, in favor of Samuel Houston, for 30 <i>l.</i> -	30	0	0
---	----	---	---

24

Received cash as follows :—

From Joseph Boyd 5 <i>l.</i> ; and from Robert Martin 7 <i>l.</i> -	12	0	0
---	----	---	---

25

Sold, for cash, the remaining 24 boxes of T. Hill's raisins, amounting to -	11	7	6
---	----	---	---

Belfast, March 27, 1862.

It appears that all T. Hill's raisins have been sold—

Total sales amounting to—	£24	12	6
Commission and storage chargeable	-	1	15 0

£ s d

28

Bought merchandise, of Alex. Burrows, amounting to 59*l.* 8*d.*, for which paid cash 29*l.* 14*s*; the balance 29*l.* 14*s* remains still due.

29

Sold to J. H. Gawn, the shipment to Dublin, of the 16th inst., at 12 per cent. advance, for which he has paid in cash 9*l.* 12*s* 10*d*; the shipment, the first cost of which was 80*l.* 6*s* 10*d*, we have agreed to charge to his account.

30

The total amount due Robert Wilson, my clerk, is 30*l.*, he has drawn, as appears by his account, 11*l.* 5*s* and he now receives the balance in cash 18*l.* 15*s*

30 0 0

31

Received cash from the Belfast Bank, being the interest due on my account since the 1st January last

9 0 0

31

Paid cash, for three months rent of office and warehouse

20 0 0

31

I make out James Hunter's account current, and find a balance of interest in his favor of 7*s* 4*d*, for which he is to get credit.

D A Y - B O O K .

D. S.

1 8 6 2 .

DAY-BOOK ENTRIES.

<i>Belfast, January 1, 1862.</i>		DEBTOR.	CREDITOR.
		£ s d	£ s d
1	D. Sheriff, For amount of net capital - - -		1130 0 0
	4		
1	John Thompson, For merchandise bought of him on account— Invoice-book folio 1 - - -		59 15 3
	6		
2	John Crawford, For merchandise bought of him—Invoice-book folio 1 - - -		13 7 3
	6		
1	John Thompson, For cash lent to him - - -	20 0 0	
	6		
1	John Thompson, For his bill, less 4s 7d interest - - -		15 0 0
	8		
2	James Hunter, For cash lent to him - - -	10 0 0	
	9		
3	John M ^c Mullan, For merchandise bought of him—Invoice-book		66 8 11
	11		
1	John Thompson, For cash paid on account - - -	3 10 0	
TOTALS - - -		33 10 0	1284 11 5

DEBTOR.

CREDITOR.

3	Samuel Alexander, For merchandise purchased of him		£	s	d	£	s	d
						26	2	10
		15						
3	John M'Mullan, For my bill, at three months, for	£30	0	0				
	Cash	36	8	11		66	8	11
		16						
1	John Thompson, For my bill and order, on John Crawford		59	15	3			
		16						
2	John Crawford, For amount payable, by him, to J. Thompson					29	15	3
		18						
4	John M'Donnell & Co., For balance of merchandise, still due					20	7	8
		19						
4	Thomas Roberts, For merchandise—S. B.		23	13	0			
		19						
5	James Wilson, For merchandise—S. B.		37	5	0			
		21						
5	John Campbell, For merchandise—S. B.		12	16	2			
	TOTALS		199	18	4	76	5	9

[illegible]

<i>Belfast, January 28, 1862.</i>				DEBTOR.			CREDITOR.		
				£	s	d	£	s	d
4	Thomas Roberts,								
	For merchandise—S. B.	-	-	20	16	8			
		29							
2	James Hunter,								
	For cash paid him	-	-	25	10	0			
		30							
9	Robert Wilson,								
	For cash paid him	-	-	5	0	0			
		30							
2	James Hunter,								
	For cash paid him	-	-	30	0	0			
		31							
4	Thomas Roberts,								
	For his bill for	-	-				23	13	0
		31							
6	Robert Richie,								
	For his bill for	-	-				10	2	6
		31							
7	James Redell,								
	For cash received of him	-	-				22	4	8
	TOTALS	-	-	81	6	8	56	0	2

Fo. 6

<i>Belfast, February 1, 1862.</i>				DEBTOR.	CREDITOR.
				£ s d	£ s d
5	James Wilson,				
	For merchandise—S. B.	-	-	10 16 0	
7	Joseph Boyd,	1			
	For merchandise—S. B.	-	-	9 18 0	
7	James Redell,	1			
	For merchandise—S. B.	-	-	0 10 6	
8	Robert Ramsay,	1			
	For merchandise—S. B.	-	-	11 6 8	
6	John Burns,	1			
	For cash received by him	-	-		7 7 4
4	John M'Donnell & Co.,	3			
	For my bill, less 6s 2d. interest -	-	-	20 7 8	
10	John Williams,	5			
	For Indian corn, purchased as per invoice	-	-		60 0 0
	TOTALS	-	-	52 18 10	67 7 4

<i>Belfast, February 6, 1862.</i>					DEBTOR.	CREDITOR.
	Sundries,				£ s d	£ s d
5	James Wilson, for merchandise—S. B.	-	-	-	4 17 6	
8	Robert Ramsay, „ „	-	-	-	13 0 0	
7	Joseph Boyd, „ „	-	-	-	27 1 0	
10	Robert Martin, „ „	-	-	-	24 18 9	
6						
1	Daniel Sheriff,					
	For cash received as a legacy	-	-	-		50 0 0
7						
	Sundries,					
7	Joseph Boyd, for his bill	-	-	-		25 0 0
8	Robert Ramsay, „	-	-	-		22 10 0
7	James Redell, for cash on account	-	-	-		10 10 0
5	James Wilson, „ „	-	-	-		10 0 0
4	Thomas Roberts, „ „	-	-	-		8 10 0
7						
	Sundries,					
10	Robert Martin, for merchandise—S. B.	-	-	-	9 9 8	
6	Robert Richie, „ „	-	-	-	22 3 3	
6	John Burns, „ „	-	-	-	9 1 8	
2	James Hunter, „ „	-	-	-	4 19 0	
8						
	Sundries,					
2	John Crawford, for cash paid to him	-	-	-	11 2 6	
5	John Campbell, „	-	-	-	1 5 0	
9						
11	Alexander Burrows,					
	For merchandise—I. B.	-	-	-		49 0 0
TOTALS					127 18 4	175 10 0
G						

Fo 8

<i>Belfast, February 10, 1862.</i>				DEBTOR.			CREDITOR.		
				£	s	d	£	s	d
Sundries,									
11	Alexander Burrows,								
	For bills transferred	-	-	£35	2	6			
	For cash	-	-	13	17	6			
							49	0	0
8	John H. Gawn,								
	For cash paid, balance of account	-	-				18	2	0
11									
Sundries,									
9	Robert Wilson, for cash paid to him	-	-		4	5	8		
1	Daniel Sheriff, for cash drawn,	-	-		10	0	0		
12									
11	Dixon & M ^c Cambridge,								
	For merchandise—I. B.	-	-				123	6	8
12									
11	Dixon & M ^c Cambridge,								
	For merchandise—S. B.	-	-		16	17	0		
12									
Sundries,									
3	Samuel Alexander, for my order on him	-	-				22	4	0
1	John Thompson, for merchandise—S. B.	-	-				44	12	6
2	John Crawford, „ „	-	-				22	4	0
14									
Sundries,									
4	Thos. Roberts, for merchandise—S. B.	-	-		4	15	8		
6	Robert Richie, „ „	-	-		23	11	9		
6	John Burns, „ „	-	-		15	11	3		
9	James Wallace, „ „	-	-		11	3	11		
5	James Wilson, „ „	-	-		9	16	0		
TOTALS				-	-	-	163	2	7
							212	7	2

Fo. 9

Belfast, February 14, 1862.

	Belfast, February 14, 1862.	DEBTOR.	CREDITOR.
		£ s d	£ s d
6	Robert Richie,		
	For his bill for - - - £21 10 0		
	,, Cash received of him, on account 3 15 0		25 5 0
	15		
	Sundries,		
9	James Wallace, for cash paid to him - -	5 0 0	
9	Robert Wilson, " " - -	2 0 0	
11	Dixon & M'Cambridge, " to them - -	4 0 0	
8	John H. Gawn, " to him - -	90 0 0	
	15		
2	James Hunter,		
	For cash received of him - - -		70 0 0
	16		
6	John Burns,		
	For his bill at two months, less 3s 5d interest -		16 10 0
	17		
	Sundries,		
10	Robert Martin, for cash - - £12 5 0		
	His bill at 2 months - - 25 0 0		
			37 5 0
4	Thomas Roberts, for cash received, on account -		9 16 0
	17		
7	Joseph Boyd,		
	For his bill at three months, less 8s 3d interest -		27 0 0
	TOTALS - -	101 0 0	185 16 0

Fo. 10

<i>Belfast, February 18, 1862.</i>				DEBTOR.			CREDITOR.		
				£	s	d	£	s	d
	Sundries,								
11	Dixon & M'Cambridge, for merchandise—S. B.			15	12	0			
4	Thomas Roberts,	"	" -	5	19	0			
7	Joseph Boyd,	"	" -	14	19	8			
8	Robert Ramsay,	"	" -	11	7	6			
10	Robert Martin,	"	" -	7	8	6			
7	James Redell,	"	" -	17	4	4			
18									
	Sundries,								
7	James Redell, for merchandise—S. B.			8	3	3			
8	Robert Ramsay;	"	" -	10	12	4			
10	Robert Martin,	"	" -	9	7	6			
5	James Wilson,	"	" -	14	1	0			
19									
	Sundries,								
4	John M'Donnell & Co., for merchandise—I. B.						86	5	0
3	John M'Millen,	"	" -				38	2	6
20									
1	Daniel Sheriff,								
	For merchandise, taken to his ac-								
	count -	-	-	£4	8	7			
	For Cash	-	-	3	0	0			
							7	8	7
20									
	Sundries,								
11	Dixon & M'Cambridge, for merchandise—S. B.			14	16	0			
6	Robert Richie,	"	" -	6	18	6			
6	John Burns,	"	" -	18	8	2			
4	Thomas Roberts,	"	" -	8	4	3			
21									
10	John Williamson,								
	For amount of his draft, in favor of John H.								
	Gawn	-	-	45	0	0			
TOTALS				215	10	7	124	7	6

<i>Belfast, February 21, 1862.</i>			DEBTOR.			CREDITOR.		
			£	s	d	£	s	d
9	James Wallace,							
	For balance of cash paid him in full	- -	6	0	0			
21								
9	James Wallace,							
	For amount of his account of work	- -				38	6	11
22								
	Sundries,							
7	James Redell, for cash received	- - -				9	0	0
8	Robert Ramsay, „ „	- - -				12	0	0
24								
	Sundries,							
7	James Redell, for merchandise—S. B.	- - -	11	12	0			
11	Dixon & M'Cambridge, „ „	- - -	28	18	4			
2	James Hunter, „ „	- - -	5	9	6			
25								
10	John Williams, Liverpool,							
	For merchandise shipped to him	- -	133	10	6			
26								
3	Samuel Alexander,							
	For amount of his draft for	- - -	71	3	2			
26								
8	John H. Gawn,							
	For accepting a draft	- - -				71	3	2
TOTALS			-	-	-	256	13	6
						130	10	1

Fo. 12

<i>Brifast, March 1, 1862.</i>		DEBTOR.	CREDITOR.
		£ s d	£ s d
5	James Wilson, For his bill for - - - - -		29 10 9
	4		
3	Samuel Alexander, For his order on J. Hunter - - -		22 16 4
	4		
2	James Hunter, For accepting S. Alexander's order - -	22 16 4	
	9		
4	John Mc'Donnell & Co., For merchandise—I. B. - - -		73 15 4
	10		
	Sundries,		
6	John Burns, for cash received of him - -		1 10 0
6	Robert Richie, „ „ - - -		8 0 0
	14		
10	Thomas Hill, For freight, &c., on fifty boxes raisins - -	1 0 0	
	15		
	Sundries,		
8	Robert Ramsay, for merchandise—S. B. - -	2 15 0	
5	James Wilson, „ „ - - -	13 1 0	
10	Robert Martin, „ „ - - -	19 4 0	
	17		
1	Daniel Sheriff, For cash taken to his account - - -	10 0 0	
	18		
	Sundries,		
4	Thomas Roberts, for merchandise—S. B. - -	6 2 4	
6	John Burns, „ „ - - -	15 18 0	
6	Robert Richie, „ „ - - -	16 16 0	
	TOTALS - - -	107 12 8	135 12 2

<i>Belfast, March 20, 1862.</i>				DEBTOR.	CREDITOR.
	Sundries,			£ s d	£ s d
2	John Crawford, for cash paid	-	-	20 0 0	
4	John M'Donnell & Co., „	-	-	30 0 0	
11	Dixon & M'Cambridge, „	-	-	10 0 0	
22					
11	Dixon & M'Cambridge, For accepting their draft	-	-	30 0 0	
24					
	Sundries,				
7	Joseph Boyd, for cash received of him	-	-		5 0 0
10	Robert Martin, „ „	-	-		7 0 0
27					
10	Thomas Hill, For total sales of his raisins	-	-		24 12 6
27					
10	Thomas Hill, For commission and storage chargeable on his raisins	-	-	1 15 0	
28					
11	Alexander Burrows, For merchandise—I. B.	-	-		29 14 0
29					
8	John H. Gawn, For shipment to Dublin	-	-	80 6 10	
30					
9	Robert Wilson, For total balance due	-	-		30 0 0
30					
9	Robert Wilson, For cash paid him	-	-	18 15 0	
31					
2	James Hunter, For balance of interest due him, as per his ac- count current of this date	-	-		0 7 4
TOTALS				190 16 10	96 13 10

C A S H - B O O K .

D. S.

1 8 6 2 .

BOOK.

Fo. 2

JANUARY.

Cr.

1862		£	s	d
JAN				
3	Paid for merchandise bought of James Hunter -	42	10	11
4	„ for sundry repairs of offices, stores, &c., to J. Dale -	14	8	0
„	„ for cartage, to J. Pool -	0	18	0
5	„ for merchandise bought of R. M'Alister -	38	15	6
6	Lent to J. Thompson -	20	0	0
8	„ to J. Hunter -	10	0	0
11	Paid to J. Thompson, on account -	3	10	0
15	„ J. M'Mullin, balance of account -	36	8	11
18	„ for merchandise to J. M'Donnell & Co -	25	0	0
26	„ to D. Sheriff drawn -	5	0	0
„	„ J. Wallace on account -	5	0	0
27	„ for stationary -	3	7	0
„	„ for cartage -	0	5	0
29	„ to James Hunter -	25	10	0
30	„ to Robert Wilson, clerk, -	5	0	0
„	„ James Hunter -	30	0	0
31	„ James Kane, discounted his bill -	98	19	6
	Balance on hand and in Banks -	881	6	1
		1245	18	11

FEBRUARY.

Cr.

1862		£	s	d
FEB				
2	Paid for account-books, &c. -	5	10	0
5	„ for freight on Indian-corn from Liverpool -	1	10	0
7	„ for merchandise bought of James Smyth -	30	0	0
8	„ to John Crawford on account -	11	2	6
„	„ to John Campbell -	1	5	0
10	„ to Alexander Burrows, for balance of account -	13	17	6
„	„ to J. H. Gawn -	18	2	0
11	„ for cartage, to John Pool -	1	1	0
„	„ to Robert Wilson -	4	5	0
„	„ to D. Sheriff, for personal expenses -	10	0	0
15	„ Cartage, to John Pool -	1	15	0
„	„ to James Wallace on account -	5	0	0
„	„ to Robert Wilson -	2	0	0
„	„ to Dixon & M'Cambridge -	4	0	0
„	„ to John H. Gawn -	90	0	0
20	„ D. Sheriff, drawn for his own use -	3	0	0
21	„ to James Wallace on account -	6	0	0
23	„ for two bills -	69	19	6
	Balance on hand and in Banks -	984	13	3
		1263	0	9

B O O K.

MARCH.

Cr.

Fo. 4

1862						£	s	d
Mar								
7	Paid to R. Wilson on his bill	-	-	-	-	96	18	6
"	" to J. Williamson's draft	-	-	-	-	45	0	0
12	" for shipment to Glasgow	-	-	-	-	4	0	0
"	" to Marine Office for insurance on ditto	-	-	-	-	0	8	9
14	" for freight and cartage on Thomas Hill's raisins	-	-	-	-	1	0	0
16	" for shipping expenses on shipment to Dublin	-	-	-	-	2	10	0
17	Drawn by D. Sheriff for personal expenses	-	-	-	-	10	0	0
20	Paid to John Crawford	-	-	-	-	20	0	0
"	" to John M'Donnell & Co.	-	-	-	-	30	0	0
"	" to Dixon & M'Cambrige	-	-	-	-	10	0	0
28	" to Alexander Burrows	-	-	-	-	29	14	0
30	" to Robert Wilson, clerk	-	-	-	-	18	15	0
31	" for rent of office and warehouse	-	-	-	-	20	0	0
	Balance on hand and in Bank, &c.	-	-	-	-	760	7	4
						1048	13	7

L E D G E R .

D. S.

1 8 6 2 .

I N D E X .

<div>A</div> <div>Alexander, Samuel Fo. 3</div>	<div>G</div> <div>Gawn, John H. Fo. 8</div>
<div>B</div> <div>Burns, John 6</div> <div>Boyd, Joseph 7</div> <div>Burrows, Alexander 11</div>	<div>H</div> <div>Hunter, James 2</div> <div>Hill, Thomas 10</div>
<div>C</div> <div>Crawford, John 2</div> <div>Campbell, John 5</div>	<div>I</div>
<div>D</div> <div>Dixon & M'Cambridge 11</div>	<div>J</div>
<div>E</div>	<div>K</div>
<div>F</div>	<div>L</div>

I N D E X .

<p>M</p> <p>M'Mullen, John 3</p> <p>M'Donnell, J. & Co. 4</p> <p>Martin, Robert 10</p>	<p>S</p> <p>Sheriff, Daniel..... 1</p>
<p>N</p>	<p>T</p> <p>Thompson, John 1</p>
<p>O</p>	<p>U</p>
<p>P</p>	<p>V</p>
<p>Q</p>	<p>W</p> <p>Wilson, James 5</p> <p>Wilson, Robert 9</p> <p>Wallace, James 9</p> <p>Williams, John 10</p>
<p>R</p> <p>Roberts, Thomas 4</p> <p>Richie, Robert 6</p> <p>Redell, James..... 7</p> <p>Ramsay, Robert 8</p>	<p>X Y Z</p>

Fo. 1

Dr.		DANIEL				
					Page of Day Book.	£ s d
1862						
Jan.	25	For Cash	-	-	-	4 5 0 0
Feb.	11	" "	-	-	-	8 10 0 0
"	20	" " and merchandise	-	-	-	10 7 8 7
March	17	" "	-	-	-	12 10 0 0
"	31	" <i>Balance</i>	-	-	-	1147 11 5
						<hr/> 1180 0 0 <hr/>

Dr.		JOHN				
Jan.	6	For Cash	-	-	-	1 20 0 0
"	11	" "	-	-	-	1 3 10 0
"	16	" Sundries	-	-	-	2 59 15 3
March	31	" <i>Balance</i>	-	-	-	36 2 6
						<hr/> 119 7 9 <hr/>

SHERIFF.**Cr.**

1862			Page of Day Book.	£ s d
Jan.	1	For amount of his nett capital - - -	1	1130 0 0
Feb.	6	„ Cash received as legacy - - -	7	50 0 0
				<hr/>
				1180 0 0
				<hr/>
March	31	For Balance - - - - -		1147 11 5

THOMPSON.**Cr**

Jan.	4	For Merchandise - - - - -	1	59 15 3
„	6	„ His Bill, less interest - - -	1	15 0 0
Feb.	12	„ Merchandise - - - - -	8	44 12 6
				<hr/>
				119 7 9
				<hr/>
March	31	For Balance . - - - -		36 2 6

Fo. 2

Dr.						JOHN			
1862						Page of Day Book.	£	s	d
Feb.	8	For Cash	-	-	-	7	11	2	6
March	20	„ „	-	-	-	13	20	0	0
„	31	„ <i>Balance</i>	-	-	-		34	4	0
							<hr/>		
							65	6	6
							<hr/>		

Dr.						JAMES			
Jan.	8	For Cash	-	-	-	1	10	0	0
„	29	„ „	-	-	-	5	25	10	0
„	30	„ „	-	-	-	5	30	0	0
Feb.	7	„ Merchandise	-	-	-	7	4	19	0
„	24	„ „	-	-	-	11	5	9	6
March	4	„ Accepting S. Alexander's order	-	-	-	12	22	16	4
„	31	„ <i>Balance</i>	-	-	-		37	2	6
							<hr/>		
							135	17	4
							<hr/>		

CRAWFORD.

Cr.

1862			Page of Day Book.	£	s	d
Jan.	6	For Merchandise - - - - -	1	13	7	3
„	16	„ J. Thompson's order - - - - -	2	29	15	3
Feb.	12	„ Merchandise - - - - -	8	22	4	0
				65	6	6
March	31	For Balance - - - - -		34	4	0

HUNTER

Cr.

Jan.	22	For Cash - - - - -	3	40	0	0
„	26	„ Merchandise - - - - -	4	25	10	0
Feb.	15	„ Cash - - - - -	9	70	0	0
March	31	„ Balance of interest as per account current -	13	0	7	4
				135	17	4
March	31	For Balance - - - - -		37	2	6

Fo. 3

Dr.						JOHN			
1862						Page of Day Book.	£	s	d
Jan.	15	For Sundries	-	-	-	2	66	8	11
March	31	„ Balance	-	-	-		38	2	6
							<hr/>		
							104	11	5
							<hr/>		

Dr.						SAMUEL			
Feb.	26	For amount of his draft	-	-	-	11	71	3	2
							<hr/>		
							71	3	2
							<hr/>		

JOHN

1862						Page of			
						Day Book.	£	s	d
Feb.	3	For my Bill, less interest	-	-	-	6	20	7	8
March	20	„ Cash	-	-	-	13	30	0	0
„	31	„ <i>Balance</i>	-	-	-		130	0	4
							180	8	0

THOMAS

Jan.	19	For Merchandise	-	-	-	-	2	23 13 0
"	28	" "	-	-	-	-	4	20 16 8
Feb.	14	" "	-	-	-	-	8	4 15 8
"	18	" "	-	-	-	-	10	5 19 0
"	20	" "	-	-	-	-	10	8 4 3
March	"	" "	-	-	-	-	12	6 2 4
								<u>69 10 11</u>
March	31	For Balance	-	-	-	-		27 11 11

M'DONNELL & Co.

Cr.

1862						Page of Day Book.	£	s	d
Jan.	18	For Merchandise	-	-	-	2	20	7	8
Feb.	19	" "	-	-	-	10	86	5	0
March	9	" "	-	-	-	12	73	15	4
							150	8	0
March	31	For Balance	-	-	-		130	0	4

ROBERTS.

Cr.

Jan.	31	For his bill for	-	-	-	-	5	23	13	0
Feb.	7	" Cash	-	-	-	-	7	8	10	0
"	17	" "	-	-	-	-	9	9	16	0
March	31	" <i>Balance</i>	-	-	-	-		27	11	11
								69	10	11

Fo. 5

Dr.

JAMES

1862								Page of Day Book.	£ s d
Jan.	19	For Merchandise	-	-	-	-	-	2	37 5 0
Feb.	1	" "	-	-	-	-	-	6	10 16 0
"	6	" "	-	-	-	-	-	7	4 17 6
"	14	" "	-	-	-	-	-	8	9 16 0
"	18	" "	-	-	-	-	-	10	14 1 0
March	15	" "	-	-	-	-	-	12	13 1 0
									<hr/>
									89 16 6
									<hr/>
March	31	For Balance	-	-	-	-	-		13 1 0

Dr.

JOHN

Jan.	21	For Merchandise	-	-	-	-	-	2	12 16 2
"	24	" "	-	-	-	-	-	3	1 9 6
Feb.	8	" Cash	-	-	-	-	-	7	1 5 0
									<hr/>
									15 10 8
									<hr/>
March		For Balance	-	-	-	-	-		2 10 8

Fo. 6

Dr.

ROBERT

1862								Page of Day Book.	£	s	d
Jan.	24	For Merchandise	-	-	-	-	-	3	10	2	6
"	25	" "	-	-	-	-	-	4	3	12	9
Feb.	7	" "	-	-	-	-	-	7	22	3	3
"	14	" "	-	-	-	-	-	8	23	11	9
"	20	" "	-	-	-	-	-	10	6	18	6
March	18	" "	-	-	-	-	-	12	16	16	0
									<hr/>		
									83	4	9
March	31	For Balance	-	-	-	-	-		39	17	3

Dr.

JOHN

Jan.	24	For Merchandise	-	-	-	-	-	3	7	7	4
"	25	" "	-	-	-	-	-	4	9	10	8
Feb.	7	" "	-	-	-	-	-	7	9	1	8
"	14	" "	-	-	-	-	-	8	15	11	3
"	20	" "	-	-	-	-	-	10	18	8	2
March	18	" "	-	-	-	-	-	12	15	18	0
									<hr/>		
									75	17	1
March	31	For Balance	-	-	-	-	-		50	9	9

RICHIE.

Cr.

1862			Page of Day Book.	£	s	d
Jan.	31	For his Bill for - - - - -	5	10	2	6
Feb.	14	„ „ and cash for - - - - -	9	25	5	0
March	10	„ Cash - - - - -	12	8	0	0
„	31	„ <i>Balance</i> - - - - -		39	17	3
				<hr/>		
				83 4 9		
				<hr/>		

BURNS.

Cr.

Feb.	1	For Cash - - - - -	6	7	7	4
„	16	„ His Bill, less interest - - - - -	9	16	10	0
March	10	„ Cash - - - - -	12	1	10	0
„	31	„ <i>Balance</i> - - - - -		50	9	9
				<hr/>		
				75 17 1		
				<hr/>		

Fo. 7

Dr.**JAMES**

1862							Page of Day Book.	£	s	d
Jan.	24	For Merchandise	-	-	-	-	3	22	4	8
Feb.	1	" "	-	-	-	-	6	0	10	6
"	18	" "	-	-	-	-	10	17	4	4
"	"	" "	-	-	-	-	10	8	3	3
"	24	" "	-	-	-	-	11	11	12	0
								<hr/>		
								59	14	9
								<hr/>		
March	31	For Balance	-	-	-	-		18	0	1

Dr.**JOSEPH**

Jan.	25	For Merchandise	-	-	-	-	3	4	1	0
"	28	" "	-	-	-	-	4	10	14	0
Feb.	1	" "	-	-	-	-	6	9	18	0
"	6	" "	-	-	-	-	7	27	1	0
"	18	" "	-	-	-	-	10	14	19	8
								<hr/>		
								66	13	8
								<hr/>		
March	31	For Balance	-	-	-	-		9	13	8

REDELL.

Cr.

1862						Page of Day Book.	£	s	d
Jan.	31	For Cash	-	-	-	5	22	4	8
Feb.	7	" "	-	-	-	7	10	10	0
"	22	" "	-	-	-	11	9	0	0
March	31	" <i>Balance</i>	-	-	-		18	0	1
							<hr/>		
							59	14	9
							<hr/>		

BOYD.

Cr.

Feb.	7	For his Bill for	-	-	-	7	25	0	0
"	17	" " less interest,	-	-	-	9	27	0	0
March	24	" Cash	-	-	-	13	5	0	0
"	31	" <i>Balance</i>	-	-	-		9	13	8
							<hr/>		
							66	13	8
							<hr/>		

Fa. 9

Dr.		ROBERT						
		Page of						
1862		Day						
		Book.						
		£ s d						
Jan.	30	For Cash	-	-	-	-	5	5 0 0
Feb.	11	" "	-	-	-	-	8	4 5 0
"	15	" "	-	-	-	-	9	2 0 0
March	30	" "	-	-	-	-	13	18 15 0
							<u>30 0 0</u>	

Dr.		JAMES						
Jan.	26	For Merchandise and cash	-	-	-	-	4	16 3 0
Feb.	14	" "	-	-	-	-	8	11 3 11
"	15	" Cash	-	-	-	-	9	5 0 0
"	21	" "	-	-	-	-	11	6 0 0
							<u>38 6 11</u>	

Fo. 10

Dr.		JOHN			
1862			Page of	Day	£ s d
			Book.		
Feb.	21	For amount of his draft - - - -	10		45 0 0
"	25	" Merchandise - - - -	11		133 10 6
					<hr/> 178 10 6
March	31	For Balance - - - -			118 10 6

Dr.		ROBERT			
Feb.	6	For Merchandise - - - -	7		24 18 9
"	7	" " - - - -	7		9 9 8
"	18	" " - - - -	10		7 8 6
"	"	" " - - - -	10		9 7 6
March	15	" " - - - -	12		19 4 0
					<hr/> 70 8 5
March	31	For Balance - - - -			26 3 5

Dr.		THOMAS			
March	14	For Freight on his raisins - - - -	12		1 0 0
"	27	" Storage, commission, &c., on raisins - - - -	13		1 15 0
"	31	" Balance - - - -			21 17 6
					<hr/> 24 12 6

WILLIAMS.**Cr.**

1862					Page of Day Book.	£	s	d
Feb.	5	For Merchandise	-	-	-	6	60	0 0
March	31	„ <i>Balance</i>	-	-	-		118	10 6
								<u>178 10 6</u>

MARTIN.**Cr.**

Feb.	17	For his bill and cash	-	-	-	9	37	5 0
March	24	„ Cash	-	-	-	13	7	0 0
„	31	„ <i>Balance</i>	-	-	-		26	3 5
								<u>70 8 5</u>

HILL.**Cr.**

March	27	For total sales of raisins	-	-	-	13	24	12 6
								<u>24 12 6</u>
March	31	For Balance	-	-	-		21	17 6

Dr.							DIXON &			
Feb.	12	For Merchandise	-	-	-	-	8	16	17	0
"	15	" Cash	-	-	-	-	9	4	0	0
"	18	" Merchandise	-	-	-	-	10	15	12	0
"	20	" "	-	-	-	-	10	14	16	0
"	24	" "	-	-	-	-	11	28	18	4
March	20	" Cash	-	-	-	-	13	10	0	0
"	22	" Accepting their draft	-	-	-	-	13	30	0	0
"	31	" Balance	-	-	-	-		3	3	4
								123	6	8

B I L L - B O O K .

D. S.

1 8 6 2 .

BILLS

NO.	DRAWN AT.	DATE.	DRAWN BY.	ON WHOM.
1	Larne	Nov. 1, 1861	James Wallace	John Nichol
2	Belfast	Jan. 6, 1862	John Thompson	
3	"	" 23, "	James Wilson	
4	Larne	" 31, "	James Kane	
5	Belfast	" 31, "	T. Roberts	
6	"	" 31, "	R. Richie	
7	"	Feb. 7, "	J. Boyd	
8	"	" 7, "	R. Ramsay	
9	"	" 14, "	R. Richie	
10	"	" 16, "	J. Burns	
11	"	" 17, "	R. Martin	
12	"	" 17, "	J. Boyd	
13	"	March 1, "	J. Wilson	
14	"	" 7, "	R. Wilson	

RECEIVABLE.

WHOSE FAVOR.	TIME.	DUE.	AMOUNT.	REMARKS.
			£ s d	
D. Sheriff	3 months	Feb. 3, 1862	25 0 0	{ Paid, at maturity, Feb. 3, 1862
"	3 "	April 19, "	15 4 7	
"	1 "	Feb. 26, "	22 10 0	Paid Feb. 22
"	2 "	April 3, "	100 0 0	
"	3 "	May 3, "	23 13 0	Discounted Feb. 22
"	3 "	" 3, "	10 2 6	Passed Feb. 10
"	4 "	June 10, "	25 0 0	Passed Feb. 10
"	4 "	" 10, "	22 10 0	
"	4 "	" 17, "	21 10 0	
"	2 "	April 19, "	16 13 5	
"	2 "	" 20, "	25 0 0	Discounted Feb. 22
"	3 "	May 20, "	27 8 3	Discounted Feb. 22
"	3 "	June 3, "	29 19 8	
"	6 "	Sept. 10, "	100 0 0	

BILLS

NO.	DRAWN AT.	DATE.	DRAWN BY.	ON WHOM.
1	Larne	Dec. 1, 1861	Robert Wilson	D. Sheriff
2	Belfast	Jan. 9, 1862	D. Sheriff	"
3	"	" 15, "	"	"
4	"	" 16, "	"	"
5	"	" 18, "	"	"
6	"	Feb. 3, "	"	"
7	"	" 4, "	"	"
8	"	" 12, "	"	"
9	"	" 21, "	J. Williams	"
10	"	Mar. 22, "	{ Dixon & M'Cam- bridge	"

PAYABLE.

WHOSE FAVOR	TIME.	DUE.	AMOUNT.	REMARKS.
			£ s d	
J. Johnston	6 months	June 4, 1862	20 0 0	
Alex. Burrowes	4 "	May 12, "	41 10 11	
John M'Mullin	3 "	April 18, "	30 0 0	
John Thompson	4 "	May 19, "	30 0 0	
J. M'Donnell & Co.	3 "	April 21, "	50 0 0	{ Paid, Feb. 23, 1862
J. M'Donnell & Co.	3 "	May 6, "	20 13 10	
R. M'Alister	4 "	June 7, "	21 0 4	Paid, Feb. 23
John Thompson	3 "	May 15, "	44 12 6	
J. H. Gawn	12 days	March 8, "	45 0 0	Paid, March 8
S. Houston	3 months	June 25, "	30 0 0	

INVOICE - BOOK.

D. S.

1862.

INVOICE-BOOK ENTRIES.

		<i>Belfast, January 3, 1862.</i>			£ s d
E		Bought of James Hunter, 1 chest Black Tea, 1 cwt. 0 qrs. 2 lb. Tare 0 ,, 0 ,, 24 ,,			
		Nett wt. 0 cwt. 3 qrs. 6 lbs., a 4s 2d per lb.	£18 15 0		
		1 tierce Barbadoes Sugar, 4 cwt. 3 qrs. 1 lb. Tare 0 ,, 1 ,, 1 ,,			
		Nett wt. 4 cwt. 2 qrs. 0 lb., a 70s per cwt.	- 15 15 0		
		2 bags Carolina Rice, Nett wt. 4 cwt. 2 qrs. 0 lb., a 35s 9d per cwt.	- 8 0 11		42 10 11
4					
E		Bought of John Thompson, 21 tons Salt, a 18s 3d per ton	- - - £19 3 3		
		14 barrels Indian Meal, a 12s 4d per bl.	- 8 12 8		
		28 ,, American Flour, a 22s 10d per bl.	31 19 4		
					59 15 3
5					
E		Bought of Robert M'Alister, 8 bags P Rice, Nett wt. 16 cwt., a 32s 3d per cwt.	- - - £25 16 0		
		2 rolls B Tobacco, 23 lbs. 22 ,,			
		Nett wt. 45 lbs., a 3s 2d per lb.	- - - 7 2 6		
		9 Cheshire Cheeses, Weighing nett 2 cwt. 0 qr. 10 lbs., a 5s 6d per cwt.	5 17 0		
					38 15 6
6					
E		Bought of John Crawford, 11 gals. Port Wine, a 9s per gal.	- - - £4 19 0		
		13½ ,, Sherry do., a 10s ,,	- - - 6 15 0		
		3 ,, French Brandy, a 11s 1d per do.	- 1 13 3		
					13 7 3
Carried Forward					154 8 11
N					

		£	s	d
	<i>Brought Forward</i>	154	8	11
	<i>Belfast, January 9, 1862.</i>			
	Bought of John M'Mullan,			
	8 cwt. W. Indies Sugar, a 39s 1d per cwt. - £15 12 8			
	4 chests Congou Tea,			
E	Weighing 1 cwt. 0 qrs. 8 lb.			
	" 0 " 3 " 4 "			
	" 0 " 2 " 18 "			
	" 0 " 1 " 26 "			
	Total 3 cwt. 0 qrs. 0 lb.			
	Tare 0 " 2 " 9 "			
	Nett weight 2 cwt. 1 qr. 19 lb., a 3s 9d per lb. 50 16 3			
		66	8	11
	9			
E	Bought of Alexander Burrowes,			
	White Soap, 27 cwt. 2 qrs. 22 lbs., a 30s per cwt. - -	41	10	11
	13			
E	Bought of Samuel Alexander,			
	Jamaica Coffee, 2 cwt. 1 qr. 4 lb., a £7 10s per			
	cwt. - - - - - £17 2 10			
	Mocha Coffee, 1 cwt., a £9 per cwt. - - - 9 0 0			
		26	2	10
	18			
E	Bought of John M'Donnell & Co.,			
	37 barrels Highland Herrings, a 17s 7d per bl. £32 10 7			
	47 lbs. Durham Mustard, a 10½d per lb. - 2 2 1			
	17 casks Molasses,			
	Weighing nett 81 cwt., a 15s per cwt. - - 60 15 0			
		95	7	8
	26			
E	Bought of James Hunter,			
	2 puncheons Pale Seal Oil,			
	Containing 170 gallons, a 3s per gal. - - - -	25	10	0
	27			
E	Bought of John H. Gawn,			
	Bacon, 7 cwt. 0 qrs. 28 lbs., a 50s per cwt. - - -	18	2	0
	<i>Carried Forward</i>	427	11	3

		£	s	d
	<i>Brought Forward</i>	427	11	3
	<i>Belfast, February 4, 1862.</i>			
	Bought of Robert M'Alister,			
	33 cwt. White Peas, a 8s 3d per cwt. -	£13	12	3
E	1 barrel Barilla Ash,			
	Weighing 6 cwt. 1 qr. 13 lb.			
	Tare 0 ,, 0 ,, 20 ,,			
	Nett wt. 6 cwt. 0 qr. 21 lb., a 10s per cwt. -	3	1	10
	2 barrels Soda Ash,			
	Weighing gross 11 cwt. 0 qrs. 16 lb.			
	Tare 0 ,, 1 ,, 12 ,,			
	Nett wt. 10 cwt. 3 qrs. 4 lb., a 8s per cwt. 4 6 3			
			21	0 4
	5			
E	Bought of John Williams, Liverpool,			
	7 tons 10 cwt..Indian Corn, a £8 per ton -	£60	0	0
	Freight 1 10 0			
			61	10 0
	7			
E	Bought for cash,			
	21 cwt. 1 qr. 20 lb. White Soap, a 28s per cwt. -			
			30	0 0
	9			
E	Bought of Alexander Burrowes,			
	26 barrels American Flour, a 21s per brl. -	£27	6	0
	1 ton English Flour - - - - -	21	14	0
			49	0 0
	12			
E	Bought of Dixon & M'Cambridge,			
	74 firkins Butter,			
	Weighing nett 37 cwt., a £3 6s 8d per cwt. -			
			123	6 8
	12			
E	Bought of John Thompson,			
	4 puncheons Malt Whiskey,			
	Containing 255 gallons, a 7s per gal. -			
			89	5 0
	<i>Carried Forward</i>		801	13 3

		£	s	d
	<i>Brought Forward</i>	801	13	3
	<i>Belfast, February 12, 1862.</i>			
E	Bought of John Crawford, 74 cwt. Oatmeal, a 12s per cwt. - - - - -	44	8	0
	19			
E	Bought of John M'Donnell & Co., 73 cwt. Irish Flour, a 23s per cwt. - - - - -	86	5	0
	19			
E	Bought of John M'Mullin, 39 cwt. Wheat, a 9s 2d per cwt. - - - £17 17 6 81 „ Oats, a 5s „ - - - 20 5 0	38	2	6
	<i>Belfast, March 9, 1862.</i>			
E	Bought of John M'Donnell & Co., 28 cwt. 3 qrs. 20 lbs. Bacon, a 51s per cwt. - - -	73	15	4
	14			
	Received, on Commission, 52 boxes Raisins, From Thomas Hill, Liverpool.			
	28			
E	Bought of Alexander Burrowes, 21 cwt. Brown Soap, a 28s per cwt. - - £29 8 0 24 „ Irish Flour, a 25s „ - - - 30 0 0	59	8	0
	<i>Total</i>	1103	12	1
<hr/>				
	Total cost of Merchandise, - - - - £1,103 12 1			
	Value of Merchandise on hands, - - - - 200 0 0			
	Cost of Merchandise sold, - - - - £903 12 1			
	Amount of sales from Sales-book, - - - - 1,106 19 9			
	Amount of gain on Merchandise sold, - - - £203 7 8			

S A L E S - B O O K .

D. S.

1 8 6 2 .

SALES-BOOK ENTRIES.

Belfast, January 19, 1862.				£	s	d
E	Sold to Thomas Roberts,					
	14 lbs. Mustard, a 1s per lb.	-	-	£0	14	0
	1 cask Molasses, 4 cwt. 2 qrs., a 16s per cwt.	-	-	3	12	0
	4 barrels Herrings, a 19s per brl.	-	-	3	16	0
	2½ cwt. Rice, a 38s per cwt.	-	-	4	15	0
	3 „ Sugar, a 72s „	-	-	10	16	0
				<hr/>		
				23	13	0
19						
E	Sold to James Wilson,					
	1 chest Tea, 1 cwt. 0 qrs. 2 lb., a 4s 6d					
	per lb.	-	-	£25	13	0
	5 tons Salt, a 18s 6d per ton	-	-	4	12	6
	3 barrels Indian Meal, a 14s 6d per brl.	-	-	2	3	6
				4	16	0
				<hr/>		
				37	5	0
21						
E	Sold to John Campbell,					
	2 casks Molasses, nett wt. 9 cwt., a 16s 6d					
	per cwt.	-	-	£7	8	6
	14 lbs. Jamaica Coffee, a 1s 5d per lb.	-	-	0	19	10
				2	7	10
				<hr/>		
				12	16	2
24						
E	Sold to John Campbell,					
	2 gallons Port Wine, a 9s 6d per gal.	-	-	£0	19	0
	1 „ Sherry „ a 10s 6d „	-	-	0	10	6
				<hr/>		
				1	9	6
24						
E	Sold to Robert Richie,					
	3 barrels Herrings, a 19s 6d per brl.	-	-	£2	18	6
	4½ cwt. White Soap, a 32s per cwt.	-	-	7	4	0
				<hr/>		
				10	2	6
24						
E	Sold to John Burns,					
	26½ lbs. Tobacco, a 3s 4d per lb:	-	-	£4	8	4
	2 barrels Indian Meal, a 13s 9d per brl.	-	-	1	7	6
	3 gallons Sherry Wine, a 10s 6d per gal.	-	-	1	11	6
				<hr/>		
				7	7	4
				<hr/>		
				92	13	6
				<hr/>		
				Carried Forward		
				92 13 6		

		£	s	d
	<i>Brought Forward</i>	92	13	6
	<i>Belfast, January 24, 1862.</i>			
E	Sold to James Redell,			
	1 cask Molasses, nett wt. 6 cwt., a 16s 3d			
	per cwt. - - - - -	£4	17	6
	1½ cwt. Java Coffee, a £8 per cwt. - - -	12	0	0
	1 Bag Rice, 2 cwt. 3 qrs. 21 lbs., a 36s 6d			
	per cwt. - - - - -	5	7	2
		22	4	8
	25			
E	Sold to Joseph Boyd,			
	9 cwt. Indian Corn, a 9s per cwt. - - - -	4	1	0
	25			
E	Sold to Robert Richie,			
	3 barrels American Flour, a 24s 3d per brl. - - -	3	12	9
	25			
E	Sold to John Burns,			
	1 box White Soap,			
	Nett wt. 3 cwt. 2 qrs. 22 lbs., a 31s per cwt. -	£5	14	8
	4 barrels Herrings, a 19s per brl. - - -	3	16	0
		9	10	8
	25			
E	Sold to Robert Ramsay,			
	4 tons Salt, a 19s 4d per ton - - - -	£3	17	4
	1 cwt. Cheese - - - - -	2	18	0
	2 cwt. 1 qr. 37 lbs. Sugar, a 27s per cwt. -	4	12	3
	12 lbs. Mustard, a 1s per lb. - - - -	0	12	0
		11	19	7
	26			
E	Sold to James Wallace,			
	7 barrels Indian Meal, a 13s 9d per brl. -	£4	16	3
	2 gallons Port Wine, a 9s 9d per gal. -	0	19	6
	3 barrels Herrings, a 17s 9 per brl. - - -	2	13	3
	1½ cwt. Rice, a 36s per cwt. - - - -	2	14	0
		11	3	0
	28			
E	Sold to Joseph Boyd,			
	2 cwt. Bacon, a 51s 9d per cwt. - - - -	£5	3	6
	1 bag Rice, net wt. 3 cwt. 0 qrs. 8 lb., a 36s			
	per cwt. - - - - -	5	10	6
		10	14	0
	<i>Carried Forward</i>	165	19	2

		£	s	d
	<i>Brought Forward</i>	165	19	2
	<i>Belfast, January 28, 1862.</i>			
E	Sold to Thomas Roberts, 1 chest Tea, Weighing 1 cwt. 0 qrs. 2 lb. Tare 0 „ 0 „ 14 „ Nett wt. 0 cwt. 3 qrs. 16 lb., @ 4s 2d per lb. - -	20	16	8
	<i>Belfast, February 1, 1862.</i>			
E	Sold to James Wilson, 4 barrels Herrings, @ 18s per brl. - - £3 13 0 4 cwt. Rice, @ 36s per cwt. - - 7 4 0	10	16	0
	1			
E	Sold to Joseph Boyd, 6 cwt. 1 qr. 15 lb. White Soap, @ 31s per cwt. - -	9	18	0
	1			
E	Sold to James Redell, 3 lbs. Tobacco, @ 3s 6d per lb. - - - -	0	10	6
	1			
E	Sold to Robert Ramsay, 68 gallons Pale Seal Oil, @ 3s 4d per gal - - -	11	6	8
	6			
E	Sold to James Wilson, ½ cwt. Coffee, @ £9 15s per cwt. - - - -	4	17	6
	6			
E	Sold to Robert Ramsay, 33 gallons Pale Seal Oil, @ 3s 4d per gal. - £5 10 0 3 cwt. 3 qrs. Sugar, @ 40s per cwt. - - 7 10 0	13	0	0
	<i>Carried Forward</i>	237	4	6
	0			

		£	s	d
	<i>Brought Forward</i>	237	4	6
	<i>Belfast, February 6, 1862.</i>			
	Sold to Joseph Boyd,			
E	3 hhds. Molasses,			
	Weighing 15 cwt. 3 qrs. 0 lb.			
	Tare 0 „ 3 „ 0 „			
	Nett wt. 15 cwt. 0 qrs. 0 lb., a 16s per cwt.	£12	0	0
	11 lbs. Mustard, a 1s per lb.	-	0	11 0
	1 chest Tea, weighing 60 lbs, a 4s 1d per lb.	12	5	0
	3 cwt. Peas, a 9s per cwt.	-	2	5 0
			27	1 0
	6			
E	Sold to Robert Martin,			
	21 Barrels American Flour, a 23s 9d per brl.	-	-	24 18 9
	7			
E	Sold to Robert Martin,			
	2 cwt. Bacon, a 51s 10d per cwt.	-	-	£5 3 8
	4 tons Salt, a 18s 6d, per ton	-	-	3 14 0
	1 gallon Brandy, a 12s per gal.	-	-	0 12 0
			9	9 8
	7			
E	Sold to Robert Richie,			
	1 cwt. Sugar,	-	-	£5 3 8
	3¼ cwt. Brown Soap, a 29s per cwt.	-	-	5 1 6
	1¼ tons Indian Corn, a 8s 9d „	-	-	10 18 9
	3 lbs. Tobacco, a 3s 4d per lb.	-	-	0 10 0
	2 barrels Herrings, a 18s 6d per brl.	-	-	1 17 0
			22	3 3
	7			
E	Sold to John Burns,			
	4 cwt. White Soap, a 27s 6d per cwt.	-	-	£5 10 0
	2 cwt. 1 qr. 7lb. White Soap, a 31s per cwt.	-	-	3 11 8
			9	1 8
	7			
E	Sold to James Hunter,			
	3 barrels Herrings, a 18s per brl.	-	-	£2 14 0
	3 cwt. Barilla Ash, a 10s 6d per cwt.	-	-	1 11 6
	1½ cwt. Soda Ash, a 9s per cwt.	-	-	0 13 6
			4	19 0
	<i>Carried Forward</i>	334	17	10

		£	s	d
	<i>Brought Forward</i>	334	17	10
	<i>Belfast, February 12, 1862.</i>			
	Sold to Dixon & M ^c Cambridge,			
E	3 cwt. 3 qrs. Rice, a 36s per cwt.	£6	15	0
	½ cwt. Jamaica Coffee, a £8 per cwt.	4	0	0
	6 cwt. White Peas, a 9s per cwt.	2	14	0
	2 barrels American Flour, a 22s 8d per brl.	3	8	0
			16	17 0
	14			
	Sold to Thomas Roberts,			
E	¼ cwt. Cheshire Cheese, a 58s per cwt.	£0	14	6
	2 cwt. English Flour, a 22s 6d „	2	5	0
	0 cwt. 3 qrs. 20 lbs. Rice, a 29s per cwt.	1	16	3
			4	15 8
	14			
	Sold to Robert Richie,			
E	1½ chest Tea,			
	Weight 0 cwt. 3 qrs. 27 lbs., a 4s 3d per lb.	-	-	-
			23	11 9
	14			
	Sold to John Burns,			
E	7 barrels American Flour, a 22s 9d per brl.	£7	19	3
	8 tons Salt, a 19s per ton	7	12	0
			15	11 3
	14			
	Sold to James Wallace,			
E	2 gallons Port Wine, a 9s 6d per gal.	£0	19	0
	2½ „ Sherry „ a 10s 6d „	1	6	3
	2 „ Brandy, a 11s 9d „	1	3	6
	41 „ P. Seal Oil, a 3s 4d „	6	16	8
	1 barrel Herrings,	0	18	6
			11	3 11
	14			
	Sold to James Wilson,			
E	3 cwt. 2 qrs. 11 lbs. Bacon a 53s per cwt.	£8	17	6
	1 „ 3 „ 11 „ Barilla Ash, a 10s per cwt.	0	18	6
			9	16 0
	<i>Carried Forward</i>	416	13	5

		£	s	d
	<i>Brought Forward</i>	416	13	5
	<i>Belfast, February 18, 1862.</i>			
E	Sold to Dixon & M'Cambridge, 8 cwt. Peas, a 9s per cwt. - - - £3 12 0 15 „ Molasses, a 16s per cwt. - - - 12 0 0		15	12 0
	18			
E	Sold to Thomas Roberts, 3 cwt. 2 qrs. White Soap, a 34s per cwt. - - -		5	19 0
	18			
E	Sold to Joseph Boyd, 7 cwt. 1 qr. 18 lbs. Brown Soap, a 32s per cwt. - - - £11 17 0 0 cwt. 1 qr. 8 lb. Mocha Coffee, a 1s 9d per lb. - - - 3 2 8		14	19 8
	18			
E	Sold to Robert Ramsay, 26 cwt. Indian Corn, a 8s 9d per cwt. - - -		11	7 6
	18			
E	Sold to Robert Martin, 16 cwt. 2 qrs. Indian Corn, a 9s per cwt. - - -		7	8 6
	18			
E	Sold to James Redell, 10 barrels American Flour, a 22s per brl. - £11 0 0 4 cwt. English Flour, a 22s 6d per cwt. - 4 10 0 2 gallons Sherry Wine, a 10s 6d per gal. - 1 1 0 4 lbs. Tobacco a 3s 4d per lb. - - 0 13 4		17	4 4
	18			
E	Sold to James Redell, 2 firkins Butter, a £2 per firkin - - - £4 0 0 9 cwt. peas, a 9s 3d per cwt. - - - 4 3 3		8	3 3
	<i>Carried Forward</i>	497	7	8

		£	s	d
	<i>Brought Forward</i>	497	7	8
	<i>Belfast, February 18, 1862.</i>			
E	Sold to Robert Ramsay, 17 gallons Whiskey, a 8s 8d per gal. - - £7 7 4 1 cwt. 3 qrs. 6 lbs. Rice, a 36s per cwt. - - 3 5 0			10 12 4
	18			
E	Sold to Robert Martin, 15 cwt. Oatmeal, a 12s 6d per cwt. - - - -			9 7 6
	18			
E	Sold to James Wilson, 4 barrels Herrings, a 19s per brl. - - £3 16 0 1½ tons Indian Corn, a £8 4s per ton - - 10 5 0			14 1 0
	20			
E	Sent to D. Sheriff's private house, 1½ gallons Sherry Wine, a 10s 6d per gal. - £0 13 4 ½ cwt. Bailla Ash, a 10s 6d per cwt. - 0 5 3 7 lbs. Mustard, a 1s per lb. - 0 7 0 16 „ Jamaica Coffee, a 2s per lb. - 1 12 0 4 gallons Whiskey, a 7s 9d per gal. - 1 11 0			4 8 7
	20			
E	Sold to Dixon & M ^c Cambridge, 3 hhds. Molasses, weighing 14 cwt., a 16s per cwt. - - - - £11 14 0 ½ ton Indian Corn, a £7 4s per ton - - 3 12 0			14 16 0
	20			
E	Sold to Robert Richey 2 firkins Butter, a £1 18s per firkin - - £3 16 8 5 cwt. Oatmeal, a 12s 6d per cwt. - - 3 2 6			6 18 6
	20			
E	Sold to John Burns, 6 cwt. Brown Soap, a 29s 3d per cwt. - £8 15 6 4 „ White „ a 32s - 6 8 0 3 cwt. 0 qr. 1 lb. English Flour, a 21s 6d per cwt. - - - - 3 4 8			18 8 2
	<i>Carried Forward</i>	575	19	9

		£	s	d	
	<i>Brought Forward</i>	575	19	9	
	<i>Belfast, February 20, 1862.</i>				
E	Sold to Thomas Roberts,				
	4 cwt. Molasses, a 16 per cwt. - - -	£3	4	0	
	9 „ Oats, a 5s 7d „ - - -	2	10	3	
	5 cwt. 2 qrs. 6 lbs. Soda Ash, a 9s per cwt. - - -	2	10	0	
			8	4	3
	<i>24</i>				
E	Sold to James Redell,				
	8 barrels Herrings a 19s per brl. - - -	£7	12	0	
	2½ cwt. White Soap a 32s per cwt. - - -	4	0	0	
			11	12	0
	<i>24</i>				
E	Sold to Dixon & M'Cambridge,				
	47 gallons of Whiskey, a 8s per gal. - - -	£18	16	0	
	28 „ P. S. Oil, a 3s 4d per gal. - - -	4	15	8	
	5 cwt. E. Flour, a 21s 4d per cwt. - - -	5	6	7	
			28	18	4
	<i>24</i>				
E	Sold to James Hunter,				
	1 barrel Herrings, - - - - -	£0	18	0	
	3½ cwt. Soda Ash, a 9s per cwt. - - -	1	11	6	
	2 „ White Soap, a 30s per cwt. - - -	3	0	0	
			5	9	6
	<i>25</i>				
E	Sold to John Williams, Liverpool, and shipped per steamer "Camilla,"				
	68 firkins Butter, a 77s 9d per cwt. - - -	£132	3	6	
	Freight - - -	1	7	0	
			133	10	6
	<i>March, 12.</i>				
E	Shipped per "Lyra," and consigned to Jackson & Sons, Glas- gow, to sell on my account,				
	75 cwt. Irish Flour, a 30s per cwt. - - -		112	10	0
	Shipping expenses. - - -	£3	17	6	
	Insurance, 1½ per cent. - - -	0	11	3	
		£4	8	9	
	<i>Carried Forward</i>	876	4	4	

		£	s	d
	<i>Brought Forward</i>	876	4	4
	<i>Belfast, March 15, 1862.</i>			
E	Sold, for Thomas Hill, to Robert Ramsay, 6 boxes Raisins, a 9s 2d per box - - - - - £2 15 0			
	15.			
E	Sold to James Wilson, 36 cwt. Oats, a 6s per cwt. - - - - - Also, 5 boxes of T. Hill's Raisins, a 9s per box - - - - - £2 5 0	10	16	0
	15			
E	Sold to Robert Martin, 1½ ton Indian Corn, a 8l. per ton - - - £10 0 0 6 barrels American Flour, a 21s 6d per brl. 6 9 0 Also, 6 boxes of T. Hill's Raisins, a 9s 2d per box - - - - - £2 15 0	16	2	0
	16			
E	Shipped per "Chieftain," consigned to John Lennon, Dublin, to sell on my account— 28 cwt. 3 qrs. 2 lbs. Bacon, a 54s per cwt. - - - Freight, shipping expenses, &c. £2 10 0	77	16	10
	18			
E	Sold to Thomas Roberts, 7 cwt. Wheat, at 10s 4d per cwt. - - - - - Also, 5 boxes of T. Hill's Raisins, a 10s per box - - - - - £2 10 0	3	12	4
	<i>Carried Forward</i>	984	18	6

		£	s	d
	<i>Brought Forward</i>	984	18	6
	<i>Belfast, March 18, 1862.</i>			
E	Sold to John Burns,			
	30 cwt. Oats, a 6s per cwt. - - -	£9	0	0
	6 „ Oatmeal, a 13s per cwt. - - -	3	18	0
			12	18 0
	Also, 6 boxes of T. Hill's Raisins, a 10s per box - - - - -	£3	0	0
	18			
E	Sold to Robert Richey,			
	26 gallons Whiskey, a 8s per gal. - - -	£10	8	0
	8 cwt. Molasses, a 16s per cwt. - - -	6	8	0
			16	16 0
	25			
E	Sold of T. Hill's Raisins, for cash,			
	10 boxes, a 10s per box - - - -	£5	0	0
	3 „ a 9s 6d „ - - - -	1	8	6
	11 „ a 9s „ - - - -	4	19	0
		£11	7	6
			1014	12 6
	Amount sold for cash, as per Cash-book - - - -		82	7 3
	On the 16th of January there is a purchase and sale of merchandise on which there is a gain of £10. As no invoice of it was taken in the Invoice-book, to represent its value, &c., or sales in the Sales-book (which might have been done), it is necessary to include this amount here—that is the gain of the sale - - - - -		10	0 0
	<i>Total sales of Merchandise</i>	1106	19	9

BALANCE-SHEET

OF

MARCH 13, 1862.

D. S.

Dr.

BALANCES OF MY

		£	s	d
	Cash, balance on hands—Cash-Book,	760	7	4
	Bills Receivable, balance on hands—Bill-Book, ...	305	17	8
	Shipment to Glasgow (no returns)—Shipment-Book,	116	18	9
	Merchandise on hands,	200	0	0
4	Thomas Roberts, balance in my favor,	27	11	11
5	James Wilson, ditto	13	1	0
5	John Campbell, ditto,	2	10	8
6	Robert Richie, ditto,	39	17	3
6	John Burns, ditto,	50	9	9
7	James Redell, ditto,	18	0	1
7	Joseph Boyd, ditto,	9	13	8
8	Robert Ramsay, ditto,	26	11	1
8	John H. Gawn, ditto,	99	3	8
10	John Williams, ditto,	118	10	6
10	Robert Martin, ditto,	26	3	5
		£1814	16	9

Nett Capital, January 1, 1862, £1130 0 0

Additional Capital, received 1st Feb., 1862, ... 50 0 0

Total, ... £1180 0 0

Nett Capital, March 31, 1860, 1267 6 4

Nett gain, ... £87 6 4

J. Wallace's account of work for my
dwelling-house—Ledger Fo. 9, ... £38 6 11

Amount of my private expenses, per
my account—Ledger folio 1, ... 32 8 7

70 15 6

Nett gain of business, ... £158 1 10

BALANCE-SHEET.

THE Balance-Sheet is for the purpose of exhibiting the particulars of our entire business, in order that we may know how we stand, or whether we are gaining or losing by it. It shews at one view a complete statement of our affairs, our property and debts, gains or losses. It is not generally necessary to make out the Balance-Sheet more than once a year; nor should it be done oftener except when absolutely necessary, as taking an account of the stock on hand and balancing the accounts cannot be accomplished without a loss of time, and requires strict attention. This form of Balance-Sheet will be a sufficient example for others. It is taken from the Cash, Bill, and Shipment-Books; and all the accounts that relate to persons owing or being owed by the Firm are taken from the balances of the accounts in the Ledger.

When the debtor side exceeds the creditor the balance is nett capital; but if the creditor side exceeds the debtor it shews a loss on the business. The gain is found by taking the original nett capital from the present, and adding to the difference whatever amount the person in whose name the business is conducted has drawn since the formation of the Firm, which will appear at his account in the Ledger. If there are more partners than one the amount drawn by each must also be included. Should there be any other accounts that ought to be deducted from the profits of the business in order to exhibit the nett gain, they may also be included. (*See Balance-Sheet, the account of D. Sheriff's private expenses, and J. Wallace's account for work.*) In other words, the gain or loss may be shewn by comparing the original capital with the present, and adding to the difference whatever sums may have been drawn for personal expenses or paid for private work.

CLOSING ACCOUNTS.

Closing an account is merely adding up the two sides of an account in the Ledger and taking the lesser from the greater. At the lesser side insert the sum that makes it equal to the greater, and write the word "*Balance*" in red ink to distinguish it as a *closing entry*, which is totally different from all others. In order to mark particularly this distinction the closing balances in this work are all printed in *italics*. The object of closing accounts is to prevent their becoming troublesome by being too long. When the account is once closed it does not require to be referred to in finding the standing of the party with the Firm, as the balance is taken forward to another place where the same account begins anew.

OPENING ACCOUNTS.

After having closed the accounts you proceed again to open them. This is done by either bringing down the balance or transferring it to another page. The person who is indebted to you must have the balance transferred to the *debtor* side, and if the Firm is indebted to any person the balance in his favor must be entered on the *creditor* side. This is required to be done for a correct continuation of the accounts.

From the frequent reference made to each transaction throughout the work, it is presumed that no one who has paid proper attention to it can be ignorant of the subject, or incompetent to keep ordinary business accounts. It is not necessary for understanding the system that the student should write out the Invoice and Sales-Book, but the form of the entries given therein will be a valuable reference. An apt or advanced pupil may also dispense with writing out a copy of the Record-Book, but must in all cases carefully refer to it in transferring the entries. And it will be found desirable that this should not be carelessly done, but with *perfect distinctness and accuracy*.

ACCOUNT CURRENT.

D. S.

1 8 6 2.

THE Account Current is taken from the Ledger, and the particulars required may be taken from the Record-Book. The object is to furnish the person with a statement from your books of what relates to him, that he may know how he stands. Interest is allowed or not, according to the understanding that exists between the parties. It is calculated from the dates on which the sums are due till the time the account is rendered ; and is made out in a similar manner to the form given in the annexed account.

[illegible]

QUESTIONS

ARRANGED

• FOR THE EXAMINATION OF THE STUDENT.

RECORD - BOOK.

QUESTION. What is the Record-Book ?

ANSWER. The book in which a written statement of the business is made.

Q. In what book do you make the first entry ?

A. In the Record-Book.

Q. Is there any particular form of insertion in this book ?

A. There is no form whatever—it is merely a statement of what takes place.

Q. What is the great object of this book ?

A. To have a reference to all particulars, that they may be taken to the other books under their respective headings.

Q. Could the Record-Book be dispensed with ?

A. Yes ; a person having implicit reliance on himself could make all the entries contained in it in the other books.

Q. Why then need you make a statement in this book ?

A. Because by doing so when the transaction occurs, the entries can all be taken from it, at a convenient time, to the other books.

Q. Is there any other reason for having this book ?

A. It serves to adjust errors, and also forms a barrier against frauds being committed in the future arrangement of the accounts.

Q. Is there any other advantage to be derived by a written memorandum of the business ?

A. Yes ; from it the accounts can be arranged by double-entry if desired.

DAY - BOOK.

QUESTION. What is the Day-Book ?

ANSWER. The book in which is represented the persons that are indebted to you, or that you are indebted to—or, in other words, the persons who are your debtors and creditors.

Q. What will be the first entry in the Day-Book ?

A. An entry to credit yourself for the amount with which you commence business ; or if there be other partners make entries to credit each for the nett amount he invests in the Firm.

Q. When should entries be made in the Day-Book ?

A. As soon as convenient after they occur : better not to let them remain more than a-week.

Q. Do you make separate entries of the persons in the Day-Book, or do you allow several names to come into one entry.

A. This is done according as it appears convenient : it will be best understood by referring to the Day-Book entries.

Q. Why do you not enumerate all the articles bought or sold in the Day-Book ?

A. Because it would be voluminous, and inconvenient. As a general rule these are found in the Invoice-book and the Sales-Book. The Record-Book will contain a general statement of them all.

Q. What rule have you for making a person debtor or creditor ?

A. When he owes me he is debtor ; and when I owe him he is creditor.

Q. Do you use the term **Dr.** and **Cr.** in every Day-Book entry.

A. These terms are generally used ; but as in this work the words are placed at the head of separate columns, the debtor and creditor is at once known by the column in which the sum is placed.

Q. If you have owed a person for some time is he debtor or creditor ?

A. He is creditor ?

Q. If you pay him more or less in any way is he debtor or creditor ?

A. He is debtor the amount I pay him.

Q. Why is he debtor ?

A. Because he owes me what I pay him.

Q. How is the claim nullified ?

A. By both parties owing each other like amounts.

CASH - BOOK.

QUESTION. What is the Cash-Book ?

ANSWER. The book in which all cash received and paid should be entered.

Q. What should be the first entry in the Cash-Book ?

A. The sum of cash on hands commencing business.

Q. On what side of the book is it inserted ?

A. On the debtor or left-hand side.

Q. On which side of the Cash-Book are the sums you pay entered ?

A. On the creditor, or right-hand, side.

Q. Which side of the Cash-Book shows the smallest amount ?

A. The creditor. The debtor side must always exceed, unless there is no cash on hands.

Q. If there is no cash on hands how do the sides—debtor and creditor—in the Cash-Book stand ?

A. They are equal.

Q. As the debtor side of the Cash-Book is always the greater when there is any cash on hands, with what should the difference between the two sides of it correspond ?

A. With the sum of cash on hands.

L E D G E R .

QUESTION. What is the use of the Ledger ?

ANSWER. It serves to show the nature of each person's account.

Q. From where are these statements procured ?

A. From the Day-book.

Q. What is then the necessity of bringing the statements to the Ledger, since they are found in the Day-book ?

A. In the Day-book the sums may be scattered over the entire book ; but in the Ledger they are gathered together, and show the statement of each person's account at one place.

Q. What is closing an account ?

A. Taking the difference between the amounts of the debtor and creditor pages. Some use the term "balancing."

Q. What do you mean by posting ?

A. Making entries in the Ledger.

Q. What is balancing an account ?

A. Making the debtor and creditor sides equal.

Q. What is opening an account ?

A. Commencing an account in which is included the first transaction, or bringing forward the balance to another place after the account has been closed.

Q. What is the meaning of the term "on account" ?

A. It means on credit, or to be entered on a person's account.

Q. What is "debiting" ?

A. Making an entry on the debtor side of an account.

Q. What is "crediting" ?

A. Making an entry on the creditor side.

Q. On which side of an account should the largest amount be if you owe a person ; and on which side should it be if a person owes you.

A. If you owe a person the largest amount will be on the creditor side ; and on the debtor side if he owes you.

B I L L - B O O K .

QUESTION. What is the Bill-Book?

ANSWER. The book in which is described all Bills and Notes in your favor or against you.

Q. When should the first entry be made in the Bill-Book?

A. At the time the first bill is issued or received.

Q. What is the distinction between the two kinds of bills or notes?

A. The one is "receivable," the other "payable."

Q. What is the difference between bills receivable and bills payable?

A. Those in my favor, the amount of which I am to receive, are termed bills receivable. Those against me, which I am to pay, are termed payable.

Q. What entry do you make in the Bill-Book when a bill is paid?

A. In the column headed "remarks" I write "paid," and insert the date on which such payment was made. (*See Bill-Book.*)

Q. How do you ascertain bills disposed of or paid from those unpaid?

A. In the column headed "remarks" those that are disposed of are noted accordingly. Those that are entire or not disposed of remain blank.

I N V O I C E - B O O K .

QUESTION. What is the Invoice-Book?

ANSWER. The book in which are copied the particulars of all goods bought or received.

Q. What should be the first entry in the Invoice-Book?

A. A description of the goods on hand, or of the first goods purchased or received.

Q. When should entries be made in the Invoice-Book?

A. As soon as the account of their particulars is obtained, which is generally taken from the Invoices accompanying them.

Q. What difference do you make in entering your own goods and those of others in the Invoice-Book?

A. The value of your own goods is extended to the money column, but that of others is not extended nor added with your own.

Q. How do you ascertain the cost of your merchandise?

A. It is shewn at the last page of the Invoice-Book, as the amounts are carried forward from the first to the last page.

S A L E S - B O O K .

QUESTION. What is the Sales-Book?

ANSWER. The book in which is described all goods sold on credit.

Q. What should be the first entry in the Sales-Book?

A. A description of the first goods sold on credit.

Q. What should be the nature of the first entry in it?

A. A description of the quantity, quality, and price of the goods sold.

Q. From what do you make out the account of the goods sold ?

A. It is merely a copy of the particulars represented in the Sales-Book.

Q. What distinction do you make between your own goods and those of others in this book ?

A. Goods sold on commission are not extended to the money columns, and must not be added with your own goods.

Q. Does it include the total sales ?

A. The retail cash sales are not included in it, but they may be entered if desired ; in which case the Sales-Book would shew the total sales.

Q. What sales are not included in this book ?

A. The cash sales.

Q. How do you include the retail sales in the total sales ?

A. They are taken from the Cash-book and added to the sales in the Sales-Book.

Q. In what way do you ascertain the amount of your total sales ?

A. By referring to the total amount of sales, as seen at the last page of the Sales-Book, to which must be added the retail cash sales.

SHIPMENT - BOOK.

QUESTION. What is the Shipment-Book ?

ANSWER. The book in which I make entries of shipments to be sold on my own account.

Q. What entries are made in the Shipment-Book ?

A. The date of shipment, place consigned to, the Firm to which it is consigned, the amount it cost, the date, and the amount for which it was sold. (*See Shipment-Book.*)

TRIAL BALANCE.

QUESTION. What is a Trial Balance ?

ANSWER. It is used for the purpose of detecting errors.

Q. How is this proof produced ?

A. By examining that the Debtor and Creditor sums of the Day-Book and Ledger are equal.

Q. If they are not found to be equal wherein must the errors consist ?

A. In the additions or transfers of the Day-Book entries to the Ledger, or in the additions, subtractions or transfer of the accounts in the Ledger.

Q. How often is it deemed most convenient to make a Trial Balance ?

A. Once a-month.

BALANCE - SHEET.

QUESTION. What is the Balance-Sheet ?

ANSWER. It is an exhibition of the state of your affairs given at one place, which shews the gains or losses of the business.

Q. In what way is it made out ?

A. It is made up from the other books. All the balances in the Ledger must be taken to it, in which will be included the value of the merchandise on hand. All claims that you possess must be represented on the *Debtor* side, and what you owe on the *Creditor*.

Q. How do you know the amount of your nett capital ?

A. By subtracting the amount of what I owe from what I possess.

Q. In what manner do you ascertain the nett gain of the business ?

A. By subtracting my original capital from what I now possess, and adding to the balance the amount found at the *Debtor* side of my account which may have been drawn for personal expenses; and any other account which is distinct from the business, such as J. Wallace's (represented in the Balance-Sheet), may also be added.

Q. How do you ascertain the amount of your merchandise ?

A. By taking the account of the goods on hand.

Q. How do you ascertain the gain on the merchandise sold ?

A. By subtracting the value of the goods on hand at first cost from the cost of the entire goods purchased, I obtain the cost of the goods sold, and this, when taken from the total sales, gives the gain on the merchandise sold.

Q. Is there any account of the merchandise taken in this work ?

A. No; these are all imaginary transactions in which the account of merchandise can only be supposed.

GENERAL BUSINESS TRANSACTIONS.

As the answers to these questions refer to the Books in which the entries are made. It is to be remembered that, as a statement of all the business is recommended to be given in the Record-Book, it is deemed unnecessary to mention it in these answers.

QUESTION. If you receive cash from a person on account what entries do you make ?

ANSWER. In the Cash-Book and Day-Book.

Q. If you buy merchandise on account what entries are required ?

A. In the Invoice and Day-Book.

Q. If you give your bill for goods ?

A. In the invoice and Bill-Book.

Q. If you buy for cash ?

A. In the Invoice and Cash-Book.

Q. If you sell merchandise on account.

A. In the Sales and Day-Book.

Q. If you sell merchandise to a person on his Bill ?

A. In the Sales and Bill-Book.

Q. If you sell for cash ?

A. In the Sales and Cash-Book.

Q. If you exchange merchandise ?

A. In the Invoice and Sales-Book.

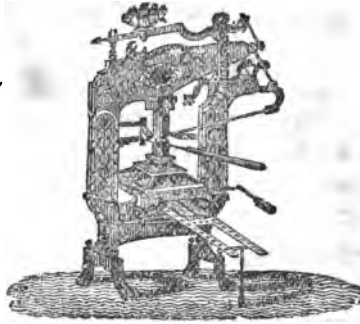
- Q. If you pay postage or rent for the warehouse ?
 A. These entries are only required to be made in the Cash-Book.
- Q. If you receive cash for a bill ?
 A. In the Cash and Bill-Book.
- Q. If you pay rent for your private house ?
 A. In the Cash-Book, and in the Day-Book, to charge yourself as it is a private matter not connected with the business.
- Q. If you give your bill for balance of account ?
 A. In the Bill and Day-Book.
- Q. If you pay your Bill ?
 A. In the Cash and Bill-Book ?
- Q. If you receive a bill in your favor ?
 A. In the Bills-Receiveable and Day-Book.
- Q. If you give a bill against you ?
 A. In the Bills-Payable and Day-Book.
- Q. What difference is there between these bills ?
 A. The one is a claim in your favor and the other against you.
- Q. If you have to pay or satisfy a bill not paid ?
 A. In the Bill-Book, and an entry in the Day-Book to debit the party for the amount of the bill unpaid.
- Q. If you accept a draft at a month's date ?
 A. In the Bill-Book and in the Day-Book, as the parties should be charged when you become responsible for the bill by accepting it.
- Q. If you draw on a party is he your debtor ?
 A. No ; he then becomes my creditor.
- Q. How do you accept a draft ?
 A. By writing my name across it.
- Q. If a person owes you a certain sum, and you accept a lesser sum for the debt, for what sum do you give him credit ?
 A. For the entire sum he owed.

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THE SCIENCE OF DOUBLE-ENTRY BOOK-KEEPING SIMPLIFIED.

BY DANIEL SHERIFF.

SECOND EDITION, PRICE FOUR SHILLINGS.

LONDON: PUBLISHED BY SIMPKIN, MARSHALL, & CO.; AND SOLD BY E. STANFORD, 6 CHARING CROSS.

ALSO,

ARGUMENTS

In Reply to an Attack on this Work by B. F. FOSTER, Author of "Double-Entry Elucidated," discussing several technical points.

TRANSMITTED ON RECEIPT OF THREE POSTAGE STAMPS, BY APPLICATION TO THE AUTHOR, LARNE, IRELAND.

The annexed Review appeared in the following London Papers:—"The Shipping and Mercantile Gazette," and the "Journal of Commerce."

"TREATISES ON BOOK-KEEPING.—The numerous works which issue from the press on the subject of Book-keeping fully attest its supreme importance, as well as the imperfect state of the public knowledge as to the fundamental principles which govern it. Within this last week or so, two new treatises have been published, each of which is well-entitled to the examination of any one who is desirous of becoming acquainted with the nature of the science, and observe the beautiful working of the principle of double-entry through different forms of detail. In the work by Mr. DANIEL SHERIFF, the theory of journalizing—at all times a matter of the greatest difficulty, and the source of fatal and destructive error when only partially understood—is simplified in a way that gives the book, in our opinion, a decided superiority over any other publication of the same class with which we are acquainted. Every conceivable sort of transaction is recorded in a day-book, many of them as gratuitously involved as it is possible to construct them—the whole of these entries being analysed in a previous section, and the facts subjected to a critical creditor and debtor test, sure and unalterable in principle; but which, when once perceived, throws open the whole arcana of the science, and enables the student to unravel for himself any species of commercial problem. Mr. SHERIFF, well aware of the vital importance of a correct and immediate perception of the character of nominal accounts, refers every ideal incident to a first principle; and, though there is an apparent prolixity in his annotations, the close and searching scrutiny to which each variety of transaction is exposed, impresses a knowledge of what it is that constitutes a debit, and what a credit, never to be obliterated from the mind. The positions laid down in his day-book are subsequently journalised throughout, so that the workings of the learner can be justified by proof; and we have no doubt whatever that a steady attention bestowed upon the three divisions of the book to which we have specially alluded, will do more as an educational process, than months of labour under the vague and indefinite tuition of the schoolmaster; while a similar sedulousness in investigating the ledger entries and the 'closing accounts' will complete the inquiry, and develop the whole of the ingenious machinery by which the 'balance sheet' is arrived at. Nothing can be clearer than the expositions of Mr. SHERIFF; his language is terse and distinct, proving him to be a man of education as well as an accountant, and well qualified to demonstrate in the best and most emphatic manner the infallible character of the two laws upon which he builds his edifice. The *Practical Hints on Book-keeping* by Mr. EDMUND TAYLOR, is not nearly so elaborate a work as that of Mr. SHERIFF—this gentleman presuming, we apprehend, that the principle of debtor as the antagonist of creditor, is already theoretically understood. He addresses himself rather to the exhibition of a system of journalization, whereby the labour of posting is economised, by massing the details into monthly accounts, which are respectively placed on the right or left hand side of the page, as the case may be. Mr. TAYLOR, who has had great experience as an accountant in the city of London, argues forcibly upon the advantages derived from the adoption of his, or an analogous method, and we are not disposed to dispute the claim which it obviously has to precision and conciseness; but we take it, that all that a treatise on Book-keeping can practically do is to illustrate a great and immutable principle, which, when fairly and immovably understood, immediately adapts itself to any condition of circumstance, becomes available for any intricate emergency, and ensures that degree of comfort of which but too many are deprived in their commercial dealings, through the confusion and unintelligibility of their 'books.' We think Mr. SHERIFF has aimed more usefully at the root of the matter than Mr. TAYLOR; and we therefore strongly counsel the investigation of his little work. But Mr. TAYLOR's may also be studied with great benefit, when the necessities of any particular case will admit of the journal condensation, which he so well illustrates by a series of mercantile examples."

"We can confidently recommend this treatise for the simplicity of its operations and the copiousness of its details. The pupil and the clerk will find it of invaluable assistance."—*Liverpool Chronicle*.

"BOOK-KEEPING, as a science, ought to be far more attended to than it generally is. We know that it is often said, 'What is the use of acquiring the knowledge of Book-keeping at school or from books? for, when we come to actual business, the thing seems quite different from that which we were taught. Now, this is not a just complaint; for, let the modes be ever so various, if the principles are thoroughly understood, no one can fail, with very little reflection, to understand any method of Book-keeping that may come before him.'

"We make these remarks in order to bring before our readers the work above-mentioned, which, we think, will be highly useful to the teacher, the merchant, and the private student. The rules are laid down so clearly and explicitly, that no person of ordinary capacity can fail to understand them. The great fundamental, 'infallible' rule, 'Whoever or whatsoever owns is debtor, whoever or whatsoever we owe is creditor,' is so constantly kept in view, that it must of necessity be forced upon the mind, and every transaction is wrought out by this rule. The introductory remarks are admirable, and the method of filling in the balances with red ink makes the thing very palpable. We have never seen the plan tried before, but must say it seems excellent."

"To the mercantile community in general, and to teachers in particular, this book must prove a valuable acquisition."—*Scottish Press*.

"The manner in which consignments and company accounts are disposed of are, for their simplicity, uniformity, and clearness, well deserving of the attention of the mercantile community. We could scarcely consider a counting-house complete without having a copy of it, and we would particularly recommend it for the use of schools.—The author of this work has published a small treatise, entitled *Arguments in Reply to an Attack made on this work by B. F. Foster, author of 'Double Entry Elucidated'*, in which he successfully demonstrates the superficial and erroneous views generally set forth in publications of the kind."—*Belfast Mercantile Journal and Statistical Register*.

"So important is a knowledge of Book-keeping, not only to those destined to trades and professions, but to every one who may have large disbursements to make, and considerable sums to receive, that it ought to be taught in every school. In some schools it does form a part of the ordinary course of instruction; but, as far as our information extends, it is taught superficially, and on a very imperfect system. This, no doubt, arises from defects in the books used in schools, which, though expensive, are far from valuable. It was, therefore, with the greatest possible gratification we came upon the volume at present under review. We at first looked into its pages with some anxiety; but, after a careful examination, we could not but arrive at the conclusion, that it is everything that can be required. It is cheap; it is convenient in size; it is simple in arrangement as the nature of the subject would allow; it is comprehensive, yet possesses all the minuteness of detail that must characterize a real set of books; and conveys every particle of technical knowledge required for a thorough understanding of the business of the accountant, the merchant, and all to whom a correct view of the state of their affairs is indispensable. Mr. SHERIFF deserves the thanks of the scholastic profession for having afforded such facilities for the proper study of a branch of learning, the importance of which, in this eminently commercial country, can scarcely be exaggerated."—*Educational Times*.

"We, the Staff of Officers of Inland Revenue at Campbelton, hereby certify our conviction of the great superiority, in our own opinion, of SHERIFF's Book-keeping to any other work of the kind that we have seen—a work which we consider calculated to confer a full knowledge of the subject it professes."

The Author has received the above Testimonial from a large number of the Staff of Officers of the Inland Revenue, Campbelton.

"Efforts at conciseness degenerate often into confusion, distending the very end in view. Hence the majority of simplified editions published have fallen almost lifeless from the press, and prove of little use to any, save such persons as are well indoctrinated in the abstruseness of the matters they pretend to teach. On Book-keeping we have many treatises and editions, not in the main differing materially from each other. The importance of a competent knowledge of this branch of education is admitted by all; in fact, it is indispensable for the proper management of trade and commercial transactions. Mr. SHERIFF, in this little treatise, endeavours to simplify the subject, and to impart such a fair share of information as will enable the student to fill important situations with ease to himself and satisfaction to his employer. To effect this he not only furnishes the student previously with rules and forms, but likewise becomes, as far as possible in print, the schoolmaster himself, and lays down clear and excellent explanations and observations, hitherto only imparted by the *viva voce* teaching of the master himself."

"Commencing with a vocabulary of terms used in Book-keeping, he passes on to valuable general observations, calculated to enlighten the pupil, and create in him a courage and inducement to proceed with his operations, as the Author's views are very clearly developed; and, as he remarks, a person of good-natured abilities, familiar with business transactions, by paying a proper attention to the instructions, cannot fail to attain a proficiency, without even the assistance of a teacher. Clear and copious examples and elucidations of Journalising, Balance-Sheets, Closing Accounts, Opening new Books, with forms of Day-Book, Journal, Ledger, Cash-Book, Account-Current-Book, and Bill-Book, are given, and amply and satisfactorily explained, the whole concluding with various admirable explanatory Questions and Answers, which every practical Book-keeper should have on his lip, but which many good men are at a loss to explain, if accidentally called on. Conciseness consistent with clearness appears to be the only aim of the author. We consider his treatise worthy not only of being studied by the young aspirant to commercial business, but the matured and experienced will find therein much to meet their approbation and increase their knowledge."—*Wexford Guardian*.

"Simplicity is the chief merit in a work of this description. In this respect Mr. SHERRIFF's book is superior to most works we have seen on this useful subject; the whole science being simplified by an ingenious rule of Debtor and Creditor, which enables the learner to master Book-keeping without being confused by the multiplicity of accounts so bewildering in works of a similar description."—*Commercial Journal and Family Herald*.

"This is an admirable treatise on Book-keeping, which we heartily recommend. The student who desires to acquire an intimate knowledge of the invaluable system of double-entry should become possessed of it as speedily as possible. An idea of its excellence can be acquired only by a careful examination of its contents. Everything connected with Book-keeping is set forth in so lucid and simple a manner, that the reader catches at all the principles it lays down with wonderful speed, and grasps the details that are given in illustration of those principles far sooner than will be found to be the case in the study of any other treatise that has yet come under our inspection. Every rule and principle in the book is tested by what we may call a practical example. Every kind of example, some of the most complicated kind, is given in the day-book; and these, as the author very justly observes, are tested, explained, and simplified 'by the introduction of an unerring rule for debtor and creditor.' The vocabulary of the terms used in Book-keeping is very complete, and the chapters on posting, journalising, and closing of accounts, are all the student could wish. The ledger, too, will be found clear and intelligible. In fact, the whole book is worthy of the strongest commendation; and every praise is due Mr. SHERRIFF for the painstaking care he has devoted to the little work—analysing and elucidating every difficulty that may be supposed to stand in the way of the book-keeper from the outset to the close. He who wishes to enjoy the luxury of an unconfused and clear set of books—the great aim in commercial accounts—will do well to make himself thoroughly acquainted with the principles laid down in this volume. We would recommend it to the Board of National Education as the very best book they could adopt as a school-book in this branch of learning."—*Northern Whig*.

"The examples selected are strictly those which would occur to a mercantile firm, and which, to do the writer justice, are well explained. The not over-attractive features of Book-keeping are dwelt upon with a prolixity that must be delightful to the confirmed practitioner."—*Liverpool Mercury*.

"The vast importance of a proper system of accounts, in a commercial country like ours, must be self-evident; yet, we apprehend the science of Book-keeping has not hitherto received that attention which its usefulness demands, and without a thorough knowledge of which the merchant and trader must be in a continual state of uncertainty and danger as to the exact position of their affairs. Indeed, we entertain little doubt that many of the cases which come before the Bankrupt Court, and treated as fraudulent, arise frequently from ignorance of a proper system of keeping their accounts. We believe much of the neglect with which this subject has been treated is to be attributed to the vague and imperfect treatises which, up to this time, have issued from the press, and to the want of a certain, simple, and concise system of Book-keeping. Mr. SHERRIFF's cheap, simple, and unpretending work appears to us eminently calculated to supply this defect, and to achieve the end he professes to have in view—viz., the production of a treatise 'designed for the use of merchants, clerks, and schools;' and we can confidently recommend it to public consideration as a book of great practical utility."—*London Sun*.

Mr. SHERRIFF has eminently succeeded in simplifying the science; and, by the prominent exhibition of a fundamental rule, applicable to all transactions, and always to be kept in view, gives a directness to his illustrations that must be invaluable both to the teacher and the pupil."—*Glasgow Courier*.

DEAR SIR,—Your Treatise on the Science of Book-keeping by double-entry appears to us extremely well adapted for conveying a complete knowledge of the subject to those who are intended for trading and commercial pursuits. We consider your work superior to others of a similar kind, inasmuch as you have stated the principles of the science in so simple and concise a manner as to be within the comprehension of the youngest student.

PLEASE & GREENHAM, Accountants, LIVERPOOL.

DEAR SIR,—I have with great care and attention examined your excellent work on Book-keeping, and feel it to be only doing an act of justice to say a few words in its favour. It fully meets my views in all its bearings, and is, in my opinion, the best treatise on the subject I have ever seen. The simplicity of its details, with the accurate rules laid down for disposing of the various transactions, render it an invaluable work; and I can, with the greatest confidence recommend it either to the clerk, the merchant, or the schoolboy, feeling satisfied that a careful and attentive perusal of it will result in a thorough acquaintance with the subject, the object of which is to simplify the transactions of trade and commerce. I have often regretted that the members of the scholastic profession had no really good Treatise on Book-keeping to put into the hands of such of their pupils as might be destined for commercial pursuits; but as soon as your work, simple and perfect as it is, has fully come before them, I anticipate no other result than their immediate application of it.

GEORGE EDWIN SWITHINBANK, Accountant, NEWCASTLE-ON-TYNE.

DEAR SIR,—I have examined your Treatise on Book-keeping, and, after forty years' experience as a public accountant and notary, I have not found any work more to the purpose, and in fewer words. The form of the bill-book is also admirably adapted for commercial purposes; the manner in which it is got up is highly creditable; and I have no hesitation in recommending it as an excellent class-book, much superior to those I have seen.

JAMES TAYLOR, Accountant, DUBLIN.

MR. DANIEL SHERRIFF,—I think, so far as I am competent to judge, that it is a most excellent treatise; it elucidates, in a clearer way than any other work of the kind with which I am acquainted, the whole art of account-keeping.

I am of opinion that you have cleared the difficulties, and given a better insight into its principles than cotemporary writers.

EDWIN BEDELL, Author of "Bedell's Guide," &c., and Principal Controller of Accounts, Custom House, LONDON.

I have looked over your Treatise on Book-keeping; and so far as I can form an opinion, it appears well arranged, and, from its simplicity, should be adopted in all schools. The great number of books that have been published on this subject are rather complicated, and not easily comprehended by young persons. You certainly deserve to be patronized for having cleared the way, and made it comparatively an easy matter for all persons to acquire a knowledge of keeping accounts systematically. I have, therefore, no hesitation in recommending your work as admirably calculated for schools, and for initiating young men into the theory, previous to entering into the Counting-house.

JNO. WORTHINGTON, Accountant, BELFAST.

I have read your Treatise on Book-keeping, and, from the excellence of its arrangement, and its adaptation to the capacities of youth, in simplification, I have great pleasure in recommending it as a work which may be used either by private individuals with profit, or by schools, not only with safety, but great advantage to the pupils.

J. MARK, Principal of Chichester Street Academy, BELFAST.

SIR,—We have looked over your book, and it appears to us a valuable work, from the simplicity of its principles; and we should be glad to find it adopted by the heads of schools for instructing youth, as well as by those who intend to follow mercantile pursuits.—Your obedient servants,

W. LAW, OGILBY, MOORE, & CO., LONDON.

"WHAT TO READ AND HOW TO READ:" HINTS TO CANDIDATES IN THE CIVIL SERVICE.

LONDON: E. STANFORD, 6 CHARING CROSS.

At Page 35 the Work is particularly recommended.



